



# Utah Counties Insurance Pool ANNUAL MEETING of the MEMBERS

December 3, 2009

UCIP Offices  
10980 S Jordan Gateway  
South Jordan, UT

---

## AGENDA

1:00-4:30

---

Call to Order	Welcome Member Roll Call Introduction of Trustees and Staff	Kay Blackwell
---------------	---	---------------

---

Action	Approval of December 2008 Minutes Approval of Fourth Amended Interlocal Cooperation Agreement Approval of Bylaws	Kay Blackwell Johnnie Miller Johnnie Miller
--------	--	---

---

Elections	Introduction of Trustee Nominations Speeches by Nominees Ballot Election for 2010 Board of Trustees	Kay Blackwell
-----------	---	---------------

---

Break		2:30-3:00
-------	--	-----------

---

Reports	Treasurer's Chief Executive Officer's President's	Steve Wall Johnnie Miller Kay Blackwell
---------	---	---

---

Wrap-Up	Outgoing Trustee Recognition Election Results	Kay Blackwell
---------	--	---------------

---



# UTAH COUNTIES INSURANCE POOL

## Membership Meeting



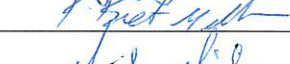


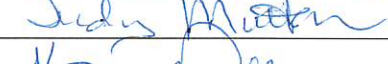






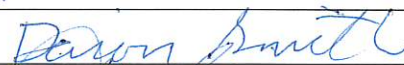



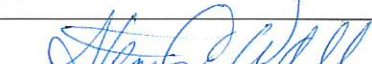
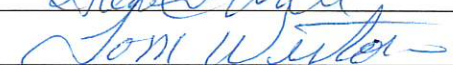


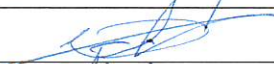

December 3, 2009

Utah County Health & Justice Building, Provo

NAME	COUNTY/TITLE	SIGNATURE
Adams, Bruce	San Juan County Commissioner	Bruce Adams
Bailey, Rick	San Juan County Administrator	Rick Bailey
Barnes, Rose	Carbon County HR Director	Rose Barnes
Barton, Paul	Beaver County Clerk-Auditor	Paul Barton
Bischoff, Ken	Weber County Commissioner	Ken Bischoff
Blackwell, David	Emery County Attorney	David Blackwell
Blackwell, Kay	Piute County Commissioner	Kay Blackwell
Brady, Mark	UCIP Loss Control Manager	Mark Brady
Brown, Lisa	UCIP Claims Specialist	✓
Clegg, Ralph	Utah County Health Department Deputy Director	Ralph Clegg
Dee, Brad	Weber County HR Director	✓
Draper, Val	Wasatch County Council Member	Val Draper
Eardley, Jim	Washington County Commissioner	Jim Eardley
Freston, Diane	Duchesne County Clerk-Auditor	Diane Freston
Gillette, Marilyn	Tooele County Clerk	Marilyn Gillette
Gonce, Susan	UCIP Claims Manager	✓
Guymon, LaMar	Emery County Sheriff	LaMar Guymon
Hess, Gerald	Davis County Chief Civil Deputy Attorney	✓
Hulet, Daniel	Kane County Commissioner	Daniel Hulet
Huntington, Mary	Emery County Personnel Director	Mary Huntington
Hurst, Jerry	Tooele County Commissioner	-
Ivie, James	Davis County Assessor	-
Jensen, Lana	Utah County Personnel Director	Lana Jensen
Jensen, Mike	Tooele County Auditor	Mike Jensen
Johnson, Karla	Kane County Clerk-Auditor	Karla Johnson
Kelleher, Shaney	UCIP Member Services Specialist	Shaney Kelleher
Kirk, Robert	Utah County Treasurer	Robert Kirk
Lafitte, Stacy	Morgan County Clerk-Auditor	Stacy Lafitte
Lamph, Charlene	Davis County Risk Management Specialist	-





NAME	COUNTY/TITLE	SIGNATURE
Leith, Stewart	Daggett County Commissioner	
Madsen, Peggy	Box Elder County Personnel Director	
Milburn, Bret	Davis County Commissioner	
Miles, Mel	Davis County Personnel Director	
Miller, Johnnie	UCIP Chief Executive Officer	✓
Moore, Camille	Garfield County Clerk-Auditor	
Mutton, Judy	Duchesne County Deputy Clerk-Auditor	
Pallesen, Keri	Daggett County Auditor	
Pero, Robert	Carbon County Clerk Auditor	
Robison, Kathy	Cache County Council Member	
Roth, Ilene	Sanpete County Auditor	✓
Rowley, JoEll	Wasatch County Risk Manager	
Seely, Mike	Juab County Administrator	
Siggard, Korby	UCIP Claims Manager	
Smart, Debbie	Tooele County Chief Deputy Clerk	✓
Smith, Darin	Millard County Commissioner	
Smith, Jim	Cache County Human Resources Director	
Smith, Wayne	Iron County Commissioner	✓
Torgerson, Ryan	Wayne County Clerk-Auditor	
Tuttle, Brenda	Emery County Clerk-Auditor	
Walker, Kathy	Millard County Commissioner	-
Wall, Steve	Sevier County Clerk-Auditor	
Weston, Tom	Rich County Commissioner	
White, Sonya	UCIP Manager of Administration	✓
Wilkins, Michael	Uintah County Clerk-Auditor	
Yardley, David	Iron County Clerk	
		✓
Cox, Spencer	Sanpete County Commissioner	
Eldridge, Jared	Juab County Attorney	
1		



MEMBER COUNTY	DESIGNATED REPRESENTATIVE	ALTERNATE REPRESENTATIVE
Beaver County	<input checked="" type="checkbox"/> Paul Barton	<input type="checkbox"/> Chad Johnson
Box Elder County	<input type="checkbox"/> Monte Munns	<input checked="" type="checkbox"/> Peggy Madsen
Cache County	<input type="checkbox"/> Lynn Lemon	<input checked="" type="checkbox"/> Jim Smith
Carbon County	<input checked="" type="checkbox"/> Rose Barnes	<input type="checkbox"/> Robert Pero
Daggett County	<input checked="" type="checkbox"/> Keri Pallesen	<input type="checkbox"/> Stewart Leith
Davis County	<input checked="" type="checkbox"/> Bret Millburn	<input type="checkbox"/> Mel Miles
Duchesne County	<input checked="" type="checkbox"/> Diane Freston	<input type="checkbox"/> Kirk J. Wood
Emery County	<input checked="" type="checkbox"/> Mary Huntington	<input type="checkbox"/> David Blackwell
Garfield County	<input checked="" type="checkbox"/> Camille Moore	<input type="checkbox"/> D MaloyDodds
Iron County	<input checked="" type="checkbox"/> David Yardley	<input type="checkbox"/> Wayne Smith
Juab County	<input checked="" type="checkbox"/> Mike Seely	<input type="checkbox"/> Jared Eldredge
Kane County	<input checked="" type="checkbox"/> Karla Johnson	<input type="checkbox"/> Daniel Hulet
Millard County	<input checked="" type="checkbox"/> Kathy Walker	<input type="checkbox"/> Richard Waddingham
Morgan County	<input checked="" type="checkbox"/> Stacy Lafitte	<input type="checkbox"/> Sid Creager
Piute County	<input checked="" type="checkbox"/> Kay Blackwell	<input type="checkbox"/> Valeen Brown
Rich County	<input checked="" type="checkbox"/> Tom Weston	<input type="checkbox"/> Bill Cox
San Juan County	<input checked="" type="checkbox"/> Bruce Adams	<input type="checkbox"/> Rick Bailey
Sanpete County	<input type="checkbox"/> Ilene Roth	<input checked="" type="checkbox"/> Spencer Cox
Sevier County	<input checked="" type="checkbox"/> Steven Wall	<input type="checkbox"/> Gordon Topham
Tooele County	<input checked="" type="checkbox"/> Marilyn Gillette	<input type="checkbox"/> Deborah Smart
Uintah County	<input checked="" type="checkbox"/> Mike Wilkins	<input type="checkbox"/> Joe McKea
Utah County	<input checked="" type="checkbox"/> Robert Kirk	<input type="checkbox"/> Lana Jensen
Wasatch County	<input checked="" type="checkbox"/> JoEll Rowley	<input type="checkbox"/> Val Draper
Washington County	<input checked="" type="checkbox"/> Jim Eardley	<input type="checkbox"/> Christine Hall
Wayne County	<input checked="" type="checkbox"/> Ryan Torgerson	<input type="checkbox"/> Colleen Brinkerhoff
Weber County	<input checked="" type="checkbox"/> Kenneth Bischoff	<input type="checkbox"/> Brad Dee







Utah Counties Insurance Pool  
*Serving Counties Since 1992*

## MEMBERSHIP MEETING

### M I N U T E S

December 3, 2009 12:30 p.m.  
Utah County's Health & Justice Building, Provo

#### **BOARD MEMBERS PRESENT:**

Kay Blackwell, *President*, Piute County Commissioner  
Ken Bischoff *Vice-President*, Weber County Commissioner  
Steve Wall, *Secretary-Treasurer*, Sevier County Clerk/Auditor  
Bruce Adams, San Juan County Commissioner  
Brad Dee, Weber County Human Resources Director  
Jim Eardley, Washington County Commissioner  
LaMar Guymon, Emery County Sheriff

Jerry Hess, Davis County Deputy Attorney  
Jerry Hurst, Tooele County Commissioner  
Karla Johnson, Kane County Clerk/Auditor  
Wayne Smith, Iron County Commissioner  
Kent Sundberg, Utah County Deputy Attorney  
Steve White, Utah County Commissioner

#### **MEMBERS PRESENT:**

Rick Bailey, San Juan County Administrator  
Rose Barnes, Carbon County Personnel Director  
Paul Barton, Beaver County Clerk/Auditor  
Dave Blackwell, Emery County Attorney  
Ralph Clegg, Utah County Health Administration  
Spencer Cox, Sanpete County Commissioner  
Val Draper, Wasatch County Council Member  
Jared Eldridge, Juab County Attorney  
Diane Freston, Duchesne County Clerk/Auditor  
Marilyn Gillette, Tooele County Clerk  
Daniel Hulet, Kane County Commissioner  
Mary Huntington, Emery County Personnel Director  
Lana Jensen, Utah County Personnel Director  
Mike Jensen, Tooele County Auditor  
Robert Kirk, Utah County Treasurer  
Stacy Lafitte, Morgan County Clerk/Auditor  
Charlene Lamph, Davis County Risk Management  
Stewart Leith, Daggett County Commissioner  
Peggy Madsen, Box Elder County Personnel

Bret Milburn, Davis County Commissioner  
Mel Miles, Davis County Personnel Director  
Camille Moore, Garfield County Clerk/Auditor  
Judy Mutton, Duchesne County Deputy Clerk/Auditor  
Keri Pallesen, Daggett County Auditor  
Robert Pero, Carbon County Clerk/Auditor  
Kathy Robison, Cache County Council Member  
Ilene Roth, Sanpete County Auditor  
JoEll Rowley, Wasatch County Risk Manager  
Mike Seely, Juab County Administrator  
Debbie Smart, Tooele County Chief Deputy Clerk  
Darin Smith, Millard County Commissioner  
Jim Smith, Cache County Human Resource Director  
Ryan Torgerson, Wayne County Clerk/Auditor  
Brenda Tuttle, Emery County Clerk/Auditor  
Kathy Walker, Millard County Commissioner  
Tom Weston, Rich County Commissioner  
Mike Wilkins, Uintah County Clerk/Auditor  
David Yardley, Iron County Clerk

#### **STAFF PRESENT:**

Mark Brady, Loss Control Manager  
Lisa Brown, Claims Specialist  
Susan Gonce, Claims Adjuster  
Shaney Kelleher, Member Services Specialist  
Johnnie Miller, Chief Executive Officer  
Korby Siggard, Claims Manager  
Sonya White, Manager of Administration

### **Welcome & Call to Order**

Kay Blackwell welcomed everyone in attendance and called the Annual Membership Meeting, of the Utah Counties Insurance Pool, to order.

### **Member Roll Call**

Kay Blackwell explained that pursuant to Article 4.4(c) of the Bylaws, *A majority of the members shall constitute a quorum to do business* and Article 4.5(b) *Members shall have the obligation to designate...a representative...for the members' meetings.* Therefore, roll call was taken and the following members designated as representatives: Paul Barton; Beaver County; Peggy Madsen, Box Elder County; Jim Smith, Cache County; Rose Barnes, Carbon County; Keri Pallesen; Daggett County; Bret Milburn, Davis County; Diane Freston; Duchesne County; Mary Huntington, Emery County; Camille Moore, Garfield County; David Yardley, Iron County; Mike Seely, Juab County; Karla Johnson, Kane County; Kathy Walker, Millard County; Stacy Lafitte, Morgan County; Kay Blackwell, Piute County; Tom Weston, Rich County; Bruce Adams, San Juan County; Spencer Cox, Sanpete County; Steve Wall, Sevier County; Marilyn Gillette, Tooele County; Mike Wilkins, Uintah County; Robert Kirk, Utah County; JoEll Rowley, Wasatch County; Jim Eardley, Washington County; Ryan Torgerson, Wayne County, and Ken Bischoff, Weber County.

### **Introduction of Trustees and Staff**

Kay Blackwell introduced the current Trustees of the UCIP Board: Kay Blackwell, *President*, Piute County Commissioner, representing Fifth-Sixth Class Counties; Ken Bischoff, *Vice President*, Weber County Commissioner, representing Weber County; Steve Wall, *Secretary-Treasurer*, Sevier County Clerk/Auditor, representing Fourth Class Counties; Bruce Adams, San Juan County Commissioner, representing Counties At-Large; Brad Dee, Weber County Human Resources Director, appointed as the Chair of the Personnel Committee; Jim Eardley, Washington County Commissioner, representing Washington County; LaMar Guymon, Emery County Sheriff, appointed as the Chairman of the Law Enforcement Committee; Jerry Hess, Davis County Deputy Attorney, representing Davis County; Jerry Hurst, Tooele County Commissioner representing Third Class Counties; Karla Johnson, Kane County Clerk/Auditor, representing Counties At-Large; Wayne Smith, Iron County Commissioner, representing Third Class Counties; Kent Sundberg, Utah County Deputy Attorney, appointed as the Chair of the Litigation Management Committee; and Steve White, Utah County Commissioner, representing Utah County. Staff of UCIP include: Johnnie Miller, Chief Executive Officer; Mark Brady, Loss Control Manager; Sonya White, Manager of Administration; Korby Siggard, Multiline Claims Manager; Shaney Kelleher, Member Services Specialist; Susan Gonce, Workers' Compensation Claims Manager and Lisa Brown, Workers' Compensation Claims Assistant.

### **Approval of December 2008 Minutes**

Kay Blackwell explained that the minutes, from the December 4, 2008 Membership Meeting, were previously sent to the members for review (see attachment number one). Dave Yardley made a motion to approve the December 4, 2008 Membership Meeting minutes as written. Bret Milburn seconded the motion, which passed unanimously.

### **Approval of Fourth Amended Interlocal Cooperation Agreement**

Johnnie Miller explained that a strikethrough copy of the amendments to the Interlocal Cooperation Agreement was previously sent to the members for review (see attachment number two). Language has been incorporated into the Interlocal Agreement from the Bylaws. Paul Barton made a motion to approve the Fourth Amended Interlocal Cooperation Agreement as presented. Bret Milburn seconded the motion, which passed unanimously. A clean copy of the Agreement will be sent to each member for execution.

### **Approval of Bylaws**

Johnnie Miller explained that a strikethrough copy of the amendments to the Bylaws was previously sent to the members for review (see attachment number three). Commissioner Daniel Hulet requested that *UICP* be corrected to *UCIP* on page three and that the numbering throughout the document be corrected. Karla Johnson made a motion to correct the acronym and the numbering on the Bylaws presented. JoEll Rowley seconded the motion, which passed unanimously. Tom Weston made a motion to approve the amendments to the Bylaws. Paul Barton seconded the motion, which passed unanimously.

### **Introduction of Trustee Nominations**

Jim Eardley, as a member of the Nominating Committee, serving with Kay Blackwell and Karla Johnson, explained that members nominated eligible persons for the Third Class Counties available Trustee position. After verifying that nominees are willing to serve, the member officials approved for representative vote are: Kathy Robison and Wayne Smith. Biographies of each nominee were provided (see attachment number four).

### **Speeches by Nominees**

Kathy Robison and Wayne Smith spoke to the membership in regards to their willingness to serve on the Board.

### **Ballot Election for 2010 Board of Trustees**

Jim Eardley instructed each designated member representative of the Third Class Counties to place their vote. The ballots were gathered by Sonya White, tallied by Shaney Kelleher and verified by Jim Eardley.

### **Treasurer's Report**

Steve Wall reviewed the 2008 Independent Auditors' Report, the 2008 Actuarial Report and the tentative 2010 budget with the members (see attachment number five). A public hearing on the budget will be held on December 17 to approve the final 2010 budgets.

### **Chief Executive Officer's Report**

Johnnie Miller presented UCIP's plan to the members: reduce administrative expenses, increase investment income as the market recovers, continue stable premium rates, charge equitable premiums, control losses with training and provide members with contributions notices earlier for their budgeting purposes. Johnnie reported to the members that at September 1, the actuarial analysis for the workers' compensation program showed that in 2010, the Board would no longer have to use surplus to support the program. After September 1, several members notified UCIP of their member termination in the workers' compensation program. Staff provided several options to the Board and a joint purchase, through the Pool's statutory authority, with the Workers Compensation Fund was the best option for Pool members saving 25% on their 2010 rates.

### **President's Report**

Kay Blackwell reported that the Pool was established to provide stable premium rates, coverage customized for county operations and to have a county risk management plan. UCIP is a county pool, counties must stick together looking forward not back. He thanked the staff for their hard work and support.

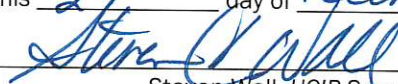
### **Outgoing Trustee Recognition**

Kay Blackwell presented a plaque to Lynn Lemon, Cache County Executive, in honor of his eight years of service on the Board of Trustees, of which two years were in service as the President. Jim Smith accepted the plaque on Lynn's behalf.

### **Election Results**

Jim Eardley announced that he has verified the ballots and votes cast in the election for the 2010 Board of Trustees. Wayne Smith has been re-elected as a Trustee to continue to serve for a four-year term beginning January 2010, representing Third Class Counties.

Approved on this 2<sup>nd</sup> day of December 2010



Steven Wall, UCIP Secretary-Treasurer







October 16, 2009

Dear Member,

Enclosed are proposed amendments to the governing documents of the Utah Counties Insurance Pool. The Board of Trustees are presenting these proposed amendments for your review and input prior to the December 3, 2009 Annual Membership Meeting.

Proposed amendments to the Bylaws incorporate the Joint Policy Statements and delete language that is more appropriately part of the Interlocal Cooperation Agreement.

Proposed amendments to the Interlocal Cooperation Agreement include language from the Bylaws and additional clarification regarding the withdrawal and termination of coverage and membership in the Pool.

Please review the enclosed changes to the governing documents so that you are well informed about your Pool and that your County's designated representative is prepared to vote on these amendments, on behalf of the County, at the December 3 meeting. If you have any questions and/or concerns regarding the amendments to UCIP's governing documents, please contact any of the UCIP Trustees or UCIP Staff.

Sincerely,

Kay Blackwell  
President



**~~THIRD~~FOURTH AMENDED INTERLOCAL COOPERATION AGREEMENT**

THIS IS THE ~~THIRD~~FOURTH AMENDED INTERLOCAL COOPERATION AGREEMENT, made and entered into by and between members of the Utah Counties Insurance Pool, a political subdivision of the State of Utah, each of which hereby agrees to abide by the terms and conditions of this Amended Agreement and all actions taken pursuant hereto.

**WITNESSETH:**

WHEREAS, pursuant to the provisions of the Interlocal Cooperation Act, Utah Code Ann. §11-13-101 et. seq., 1953 as amended, the Governmental Immunity Act, § 63-30-1 et. seq., 1953 as amended, and the Utah Insurance Code, Utah Code Ann. § 31A-1-103, 1953 as amended, public agencies, including political subdivisions of the State of Utah as therein defined, are authorized to enter into written agreements with one another for joint or cooperative action to establish a public agency insurance mutual; and

WHEREAS, the governing bodies of counties located in the State of Utah, by entering into an Interlocal Cooperation Agreement, formed the Utah Association of Counties Insurance Mutual, which began operations on or about January 1, 1992, as a public agency insurance mutual; and

WHEREAS, the governing bodies of the members of the Utah Association of Counties Insurance Mutual, on or about August, 21, 2003, amended the original Interlocal Cooperation Agreement, making various corrections and updating references; and

WHEREAS, the governing bodies of the M~~m~~embers of the Utah Association of Counties Insurance Mutual amended the Amended Interlocal Cooperation Agreement, on or about June 2, 2006, changing the name of the Utah Association of Counties Insurance Mutual to the Utah Counties Insurance Pool; and

WHEREAS, the governing bodies of the Members of the Utah Counties Insurance Pool amended the Amended Interlocal Cooperation Agreement, on or about January 22, 2008, making various corrections and updating references; and

WHEREAS, the M~~m~~embers of the Utah Counties Insurance Pool now desire to amend the Amended Interlocal Cooperation Agreement, by approving and adopting this ~~Third~~Fourth Amended Interlocal Cooperation Agreement;

NOW, THEREFORE, the parties do mutually agree as follows:

**Section 1. EFFECTIVE DATE; DURATION.**

This ~~Third~~Fourth Amended Interlocal Cooperation Agreement shall become effective and shall enter into force, within the meaning of the Interlocal Cooperation Act, upon the submission of this ~~Third~~Fourth Amended Interlocal Cooperation Agreement to, and the approval and execution hereof by rResolution

of the governing bodies of each of the parties. The term of this ~~Third~~Fourth Amended Interlocal Cooperation Agreement shall be fifty (50) years, pursuant to Utah Code Ann. §11-13-204, 1953 as amended, unless renewed as permitted by law, or until earlier dissolved as provided herein.

## **Section 2. CREATION OF A SEPARATE LEGAL ENTITY.**

The parties to this agreement through their respective governing bodies and pursuant to the provisions of Utah Code Ann. §11-13-203, 1953 as amended, hereby create a legal entity to be known as the Utah Counties Insurance Pool to provide the services described herein.

## **Section 3. PURPOSES.**

This ~~Third~~Fourth Amended Interlocal Cooperation Agreement has been established and entered into between the members of the Utah Counties Insurance Pool (herein referred to as the Pool) for the following purposes:

1. To comply with the Utah ~~Insurance Code~~Interlocal Cooperation Act and other applicable laws of the State of Utah; and
2. To ratify the previous formation of a group-funded Pool to fund through joint self-insurance, reinsurance, excess insurance, or other lawful manner, certain liabilities of member Utah counties, as permitted by the Utah Insurance Code and determined by the Board, with the powers set forth in the Amended Bylaws of the Pool (herein referred to as the Amended Bylaws); and
3. To provide, through the Pool, certain claims and risk management services related to the liabilities so funded, and assist members in reducing and preventing such liabilities; and
4. To provide other services and functions as permitted by law ~~and the Amended Articles of Incorporation of the Pool.~~

## **Section 4. MEMBERS.**

~~1.1)~~ Membership in the Pool is limited to Utah counties and such other governmental entities allowed under its Amended Bylaws.

~~2.2)~~ Members shall have such powers; and authorities as provided herein and as set forth in the Amended Bylaws. Such powers shall include, but not be limited to:

~~3.a)~~ Voluntarily dissolve the Pool, but only at a meeting at which a majority of all ~~M~~members, whether present at the meeting or not, vote in favor of the dissolution.



~~4. Amend the Bylaws or the Articles of Incorporation by a two-thirds vote of the members present at a meeting.~~

b) Appoint or select members of the Pool Board of Trustees, in accordance with this Agreement, the Amended Bylaws and the Interlocal Cooperation Act.

## **Section 5. BOARD OF TRUSTEES.**

~~1. The Pool shall be governed by a Board of Trustees. The Trustees shall have such powers and authorities as provided herein and as set forth in the Amended Bylaws.~~

1) The Board shall be comprised of thirteen persons in the following manner:

a) One Trustee, appointed by the governing body of Davis County, representing Davis County;

b) One Trustee, appointed by the governing body of Utah County, representing Utah County;

c) One Trustee, appointed by the governing body of Washington County, representing Washington County;

d) One Trustee, appointed by the governing body of Weber County, representing Weber County;

e) Two Trustees, elected by Member counties of the third class, representing counties of the third class;

f) One Trustee, elected by Member counties of the fourth class, representing counties of the fourth class;

g) One Trustee, elected by Member counties of the fifth and sixth class, representing counties of the fifth and sixth class;

h) Two Trustees, elected by all Member counties, representing all counties at large;

i) One Trustee, appointed by the Board, shall be a sheriff of a Member county, who serves as the Chair of the Law Enforcement Committee;

j) One Trustee, appointed by the Board, shall be the Chair of the Litigation Management Committee and;

k) One Trustee, appointed by the Board, shall be the Chair of the Personnel

Committee.

- i) Trustees serving pursuant to subsections (e)-(h) shall be designated as "Elected Trustees" and serve four-year overlapping terms.
  - ii) Trustees serving pursuant to subsections (a)-(d) shall serve at the pleasure of the governing bodies of the Member.
  - iii) Trustees serving pursuant to subsections (i)-(k) shall serve for four-year terms and may be reappointed to subsequent terms by the Board.
  - iv) A Trustee serving pursuant to subsection (i) shall serve a four-year term ending on December 31 in even numbered years between presidential elections.
  - v) Trustees serving pursuant to subsections (j) and (k) shall serve four-year terms ending on December 31 of presidential election years.
- 2) No person convicted of a felony may serve as a Trustee.
- 3) Each Trustee shall be an elected or appointed officer or an employee of a Member.
- 4) Election of Trustees shall take place at the annual Membership Meeting. Elected Trustees shall assume office at the first Board meeting of the calendar year following their election.
- 5) The Board of Trustees shall elect a Nominating Committee from its members. The Nominating Committee shall solicit nominations for available elected Trustee positions in accordance with the Amended Bylaws.
- 6) A vacancy shall occur on the Board when a Trustee:
- a) Submits a written resignation to the Board; or
  - b) Dies; or
  - c) Is no longer an elected or appointed officer or employee of a Member; or
  - d) Fails to attend three consecutive regular meetings of the Board without the Board having excused such absences except that such additional absence or absences shall be excused for temporary mental or physical disability or illness; or
  - e) Is removed by the Members by a two-thirds vote of the Members present at a Membership Meeting; or

- f) Is convicted of a felony; or
  - g) The Member of which the Trustee is an official or employee terminates their membership in the Pool.
- 7) Any vacancy in the position of an Elected Trustee may be filled by majority vote of the remaining Trustees until the next annual meeting of the Members, at which time the Members shall elect a person to fill the vacancy for the unexpired term.
- 8) Any vacancy in the position of an appointed Trustee under Article 5.1(a)-(d) shall be filled by appointment from the respective county and the Trustee shall serve for the remainder of the unexpired term. If the county is no longer a Member, the Trustee position shall revert to an at large position, adding to the number of such positions under Section 5.1(h), and be filled by a majority vote of the remaining Trustees until the next annual meeting of the Members, at which time the Members shall elect a person to fill the vacancy.
- 9) Any vacancy in the position of an appointed Trustee under Article 5.1(i)-(k) shall be filled by majority vote of the remaining Trustees and shall fill the unexpired term of the Trustee.
- 10) To the extent permitted by law, Trustees may be reimbursed for expenses incurred in the performance of their duties, as authorized by the Board.
- 11) Each Trustee must be a resident of the State of Utah.
- ~~1. Trustees shall be elected or appointed as provided in the Amended Bylaws and they shall serve at the pleasure of the members. Trustees may be removed by the members in accordance with the Amended Bylaws.~~
- 3.12) The powers of the Board shall include, but not be limited to, the powers to:
  - ~~a.a)~~ Delegate, by resolution adopted at a meeting of the Trustees and specifically defined in the written minutes of the Trustees' meetings, authority for specific functions to the Chief Executive Officer, but only to the extent permitted by the laws of the State of Utah and the Amended Bylaws.
  - ~~b.b)~~ Establish Member contributions, including premiums and service fees, pursuant to guidelines adopted by the Board from time to time.
  - ~~c.c)~~ Serve as the policyholder of any group policies or plans.
  - ~~d.d)~~ Determine the methods of claim administration and payment; provide for claim experience for the Members collectively or separately; and establish claim procedures and conditions to be met prior to the payment or defense of a claim.

~~e.e)~~ Jointly self-insure or obtain reinsurance or excess insurance (specific or aggregate), or any combination thereof, or otherwise provide for the funding of coverages and adopt and adjust coverages provided by or through the Pool, as the Board deems appropriate.

~~f.f)~~ Establish employment policies for the employees of the Pool including but not limited to policies, salaries and benefits.

~~g.g)~~ Provide for the administration of the moneys of the Pool, for the manner of payments to the Pool, and for payment of all expenses of the Pool; establish standards for the accountability of all receipts and disbursements of the Pool; and establish procedures for safekeeping, handling, and investing such monies received or paid.

~~h.h)~~ Acquire, lease, hold, and dispose of real and personal property.

~~i.i)~~ Exercise the full power and authority of any Member of the Pool when requested to do so by the Member's governing body.

~~j.j)~~ Provide for necessary activities, and enter into contracts as necessary or appropriate to accomplish the purposes of the Pool.

~~k.k)~~ Do any act permitted by law and not in conflict with the Amended Interlocal Cooperation Agreement or the Amended Bylaws, ~~the Agreement, or the Amended Articles of Incorporation~~ of the Pool.

~~l.l)~~ Provide for an independent audit of the financial statements and operations of the Pool, including claim handling procedures, handling of receipts and payments, investments, adequacy of reserves, compliance with financial reporting requirements and overall operations of the Pool, at such times as the Board may determine.

~~m.m)~~ Establish loss reduction, prevention and risk management policies, procedures, and requirements for Members of the Pool and provide risk management services and educational and other programs related to risk management.

~~n.n)~~ Create various Committees of the membership including, but not limited to, a Law Enforcement Committee, a Personnel Committee, and a Litigation Management Committee to assist in the oversight and operation of the Pool. The members of such Committees, including the chair, shall be appointed by the Board.

~~o.o)~~ Approve a list of attorneys or law firms authorized to represent Members in claims covered by or through the Pool.



- p.) Obtain the services of agents, attorneys, brokers, consultants, employees, and service providers as necessary or appropriate for the operation of the Pool.
- q) Terminate a Member from the Pool as provided for in the Amended Bylaws.
- r) Create levels of membership within the Pool to provide for appropriate representation and control. Levels of membership may include, but are not limited to, voting and non-voting members and equity and non-equity members.
- s) Amend the Bylaws by a two-thirds vote of all Board members.
- t.) Exercise all powers of the Pool except those powers reserved to the Members, and all powers necessary and proper for the operation of the Pool and implementation of the Pool, subject to the limits of the Agreement, ~~the Amended Articles of Incorporation,~~ the Amended Bylaws, and the Utah Code. The Board is responsible for all operations of the Pool.

#### **Section 6. OFFICERS.**

The Board of Trustees shall elect officers and establish the duties of officers of the Pool in accordance with Utah law and the Amended Bylaws.

#### **Section 7. COMMITTEES.**

The Board of Trustees may establish from time to time such committees of the Board as shall be deemed appropriate by said Board.

#### **Section 8. MANNER OF FINANCING.**

(1) The Utah Counties Insurance Pool shall be funded by contributions in the form of premiums or service fees, from the ~~M~~members;

(a) ~~;~~ ~~†~~ The amount of such contributions including any interest penalty thereon shall be established by the Board of Trustees ~~and consistent with the Utah Insurance Code.~~

(b) Premiums established by the Board may be audited and additional premium charged based on the rate used to establish the original premium.

(c) The Board may not charge assessments to the Members.

(2) All monies of the Pool, and earnings thereon, shall be held in the name of

and for the use and benefit of the Pool.

- (3) The Board of Trustees shall prepare an annual budget consistent with Utah Code Ann. 17A-1-408 et. seq., as amended.

~~The Utah Counties Insurance Pool is not assessable.~~

## **Section 9. PROPERTY USED IN COOPERATIVE UNDERTAKING.**

- (1) Any real or personal property acquired, held, and used pursuant to this cooperative undertaking shall be administered and controlled by the Board of Trustees established in Section 5 hereof. Any disposition of said real or personal property shall also be administered and controlled by said Board of Trustees, pursuant to the terms of this Agreement.
- (2) The provisions of this ~~Amended~~ Agreement and the assets of the Pool are for the benefit of the Mmembers of the Pool only, and no other persons or entities shall have any rights or interest in this Agreement or in any of the other documents referred to herein or in any such assets, as a third party beneficiary or otherwise. The assets of the Pool shall not be subject to attachment, garnishment, or any equitable proceeding.
- (3) In the event of a voluntary dissolution of the Pool, as provided in Section 4 hereof, the property of the Pool not used or needed for the purposes of the Pool, including its contractual obligations, shall be distributed, as determined by the Board, only to Utah counties which are Mmembers of the Pool at the time of dissolution. Such dissolution shall be handled as provided in Section 12.

## **Section. 10. ADDITION OF OTHER MEMBERS.**

Other governmental entities may become parties to this ~~Third~~ Amended Interlocal Cooperation Agreement, subject to the approval of the Board of Trustees, by executing an Addendum to this Agreement.

- (1) In order for a- governmental entity to be added to this Agreement by Addendum, the Addendum must be:
- (a) ~~must be A~~pproved by the governing body of the governmental entity to be added; and
- (b) ~~the Addendum must be r~~Reviewed as to form and compliance with applicable law by the attorney for the governmental entity to be added.
- (2) Prior to becoming effective, this Amended Interlocal Cooperation Agreement and the Addendum shall be filed with the person who keeps

the records of the public agency being added to this Agreement.

**Section 11. WITHDRAWAL AND TERMINATION—OF PARTICIPATION.**

- 1) Any Member may withdraw their participation in a line of coverage of the Pool from the Pool, but only at the end of a coverage period Pool fiscal year after giving the Board timely written notice of such withdrawal, pursuant to a resolution of the Member's governing body. Timely written notice of such withdrawal must be provided to the Board no later than 120 days day-prior to the date the Member's coverage would otherwise renewintended date of withdrawal. The Board shall consider a timely written notice of withdrawal to be a final decision unless the notice is withdrawn-rescinded by the Member no later than 90 days prior to the date the Member's coverage would otherwise renewintended date of withdrawal. The Board may, by a three-fourths vote and at its sole discretion, agree to permit an earlier date of withdrawal. A Member withdrawn from a line of coverage shall lose any voting rights inured as a result of participation in that line of coverage and any claim of title or interest to any asset of the Pool resulting from that line of business upon the effective date of that withdrawal with the exception of the right to payment of claims which occurred prior to withdrawal, or in the case of "claims made" coverage, the payment of claims made within the claims made reporting period adopted by the Board and in effect at the time of withdrawal.
- 2) Any member may terminate its membership in the Pool, but only at the end of a Pool fiscal year, after giving the Board timely written notice of such termination, pursuant to a resolution of the Member's governing body. Timely written notice of such termination must be provided to the Board no later than 120 days prior to the Member's intended date of termination. The Board shall consider a timely written notice of termination to be a final decision unless the notice is rescinded by the Member at least 90 days prior to the Member's intended date of termination. A terminating Member shall lose all voting rights and any claim of title or interest to any asset of the Pool upon the effective date of termination with the exception of the right to payment of claims which occurred prior to termination, or in the case of "claims made" coverage, the payment of claims made within the claims made reporting period adopted by the Board and in effect at the time of termination.

---

~~A withdrawn member shall lose all voting rights upon the effective date of withdrawal. Any claim of title or interest to any asset of the Pool, and any continuing obligation of the Pool to the member or of the member to the Pool, after the effective date of the member's withdrawal, shall end.~~

~~A member shall lose all voting rights upon termination of its membership. The terminating member shall lose any claim of title or interest to any asset of the Pool, and any continuing obligation of the Pool to the member or of the member to the Pool, after~~

the termination of membership, shall end.

## Section 12. DISSOLUTION AND DISPOSITION OF PROPERTY.

The Pool may be dissolved by a majority of the entire Membership voting in favor of dissolution at a Membership Meeting. In the event of voluntary dissolution of the Pool, the assets of the Pool not used or needed for the purposes of the Pool, including its contractual obligations shall be distributed, as determined by the Board, only to Utah counties, which are Members of the Pool at the time of dissolution. The Members of the Pool at the time the vote is held to dissolve the Pool shall continue to be considered Members of the Pool until the final disposition of property and dissolution of the Pool is complete.

Upon partial or complete dissolution of the Pool by the Members, the Trustees shall determine all other matters relating to the disposition of property and dissolution of the Pool by a two-thirds vote of all Trustees.

Each member's interest in the property of the Pool shall be calculated as follows:

1. The sum of the contributions for all fund years for which the Mmember was a participant in the Pool divided by all contributions received by the Pool during its life, is the ratio used to calculate interest in Pool property other than equity, which is defined for these purposes as cash or cash equivalent assets of the Pool.
2. For equity calculation, the ratio of each Mmember's contributions to the total contributions shall be computed for each fund year. The Mmember's contribution ratio shall then be multiplied by the total surplus, less any borrowed surplus, attributable to a fund year as stated in the most recent monthly financial statement. A Mmember's total equity will be the sum of the yearly amounts for each fund year for which that Mmember was a participating Mmember in the Pool.
3. In the event that the surplus amount is a negative number, a Mmember's equity will be decreased using the same method of calculation as above.
4. In the event of a ~~voluntary withdrawal or an involuntary termination of membership~~, the ~~withdrawn or terminated~~ Mmember shall lose and have no claim to any Pool property or assets. The property interest ~~or and~~ equity formerly attributed to that Mmember for each fund year shall be allocated to the remaining counties that were Mmembers during that year.

The Board shall serve as trustees for the disposition of property or funds, payment of obligations, dissolution and winding up of the affairs of the Pool. Any vacancy on the Board after dissolution has begun shall be filled in accordance with the Bylaws.

### **Section 13. INDEMNIFICATION.**

It is the intent of the Pool to provide the broadest possible immunity from personal liability to each trustee, officer, and employee of the Pool allowed by applicable laws of the State of Utah including, but not limited to, the Utah Governmental Immunity Act, the Utah Non-Profit Corporation and Co-operative Association Act and the Utah Insurance Code, as amended from time to time. The Pool shall defend and indemnify the trustees, officers and employees of the Pool against any and all expense, including attorney fees and liability expenses, sustained by them or any of them in connection with any suit or suits which may be brought against them involving or pertaining to any of their acts or duties to the fullest extent allowed by the laws of the State of Utah.

The Pool shall purchase liability or other appropriate insurance providing coverage for the trustees, officers and employees of the Pool. Nothing herein shall be deemed to prevent compromises of any litigation where the compromise is deemed advisable in order to prevent greater expense or cost in the defense or prosecution of such litigation.

Neither this ~~Third-Fourth~~ Amended Interlocal Cooperation Agreement nor any action of the governing body of a county in adopting this ~~Third-Fourth~~ Amended Interlocal Cooperation Agreement is intended to nor do they waive, nor shall they be construed as waiving, any immunity or limitation on liability provided to the Mmembers or their officers or employees by any law, including but not limited to any such immunity or limitation appearing in the Utah Governmental Immunity Act, and amendments thereto.

### **Section 14. FILING OF INTERLOCAL COOPERATION AGREEMENT.**

Executed copies of this ~~Third-Amended~~Fourth Amended Interlocal Cooperation Agreement shall be placed on file in the office of the County Clerk of each of the Members to this ~~Third-Amended~~Fourth Amended Interlocal Agreement, and shall remain on file for public inspection during the term of this ~~Third-Amended~~Fourth Amended Interlocal Cooperation Agreement.

### **Section 15. JOINT AND SEVERAL LIABILITY**

Except as provided herein, and to the extent of the financial contributions to the Pool agreed to herein or such additional obligations as may come about through amendments to this agreement or the Bylaws, no Member agrees or contracts herein to be held responsible for any claims made against any other Member. The contracting parties intend in the creation of the Pool to establish an organization to operate only within the scope herein set out and have not herein created as between Member and Member any relationship of partnership, surety, indemnification, or responsibility for the debts of or claims against any other Member.



**Section 165. AMENDMENTS.**

This ~~Third~~Fourth Amended Interlocal Cooperation Agreement may not be amended, changed, modified or altered except by an instrument in writing which shall be (a) approved by ~~r~~Resolution of the governing body of each of the parties, (b) executed by a duly authorized official of each of the parties, (c) submitted to and reviewed by an authorized Attorney of each of the parties, as required by Utah Code Ann. §11-13-202.5(3), 1953 as amended, and (d) filed in the official records of each party.

**Section 176. SEVERABILITY.**

If any term or provision of the ~~Third~~Fourth Amended Interlocal Cooperation Agreement or the application thereof shall to any extent be invalid or unenforceable, the remainder of this ~~Third~~Fourth Amended Interlocal Cooperation Agreement, or the application of such term or provision to circumstances other than those with respect to which it is invalid or unenforceable, shall not be affected thereby, and shall be enforced to the extent permitted by law. To the extent permitted by applicable law, the parties hereby waive any provision of law, which would render any of the terms of this ~~Third~~Fourth Amended Interlocal Cooperation Agreement unenforceable.

**Section 187. GOVERNING LAW.**

All questions with respect to the construction of this ~~Third~~Fourth Amended Interlocal Cooperation Agreement, and the rights and liability of the parties hereto, shall be governed by the laws of the State of Utah.

**Section 198. EXECUTION BY COUNTERPART.**

This ~~Third~~Fourth Amended Interlocal Cooperation Agreement may be executed in counterparts. The original of each executed ~~Third~~Fourth Amended Interlocal Cooperation Agreement shall be filed with the Pool.

IN WITNESS WHEREOF, the parties have signed and executed this ~~Third~~ Fourth Amended Interlocal Cooperation Agreement, after resolutions duly and lawfully passed, on the dates listed below:

Dated this \_\_\_\_ day of \_\_\_\_\_, 200\_\_.

BOARD OF COUNTY «FORM»  
«COUNTY»

By: \_\_\_\_\_  
«CHAIR»,  
«COUNTY» «FORM» Chair

ATTEST:

By: \_\_\_\_\_  
«CLERK», «COUNTY»

REVIEWED AND FOUND TO BE IN PROPER FORM AND COMPLIANCE  
WITH APPLICABLE LAW.

By: \_\_\_\_\_  
«ATTORNEY», «COUNTY» Attorney



## AMENDED BYLAWS FOR THE UTAH COUNTIES INSURANCE POOL

These Amended Bylaws are adopted by the Board of Trustees of the Utah Counties Insurance Pool ("Pool") and entered into by and among Members of the Utah Counties Insurance Pool ("Pool"), each of which hereby agrees to abide by the terms and conditions of these Amended Bylaws and all actions taken pursuant hereto.

### ARTICLE 1. Authority.

~~\_\_\_\_\_~~ These Bylaws are amended pursuant to the provisions of ~~Paragraph 4 of Section 4~~ of the Amended Interlocal Cooperation Agreement.

2.1 \_\_\_\_\_

2.2 These Bylaws may be amended and shall continue in effect until amended as provided herein.

2.3 The Pool shall have all powers necessary or desirable to achieve the purposes of the Pool as set forth in the Agreement and these Bylaws.

### ARTICLE 2. Definitions.

As used in these Bylaws, the following terms shall have the meaning hereinafter set out:

~~2.1~~ ~~Administrator.~~ The Board of Trustees of the Pool.

~~2.22.4~~ Agreement or Amended Agreement. The Amended Interlocal Cooperation Agreement for Utah Counties Insurance Pool.

~~2.3~~ ~~Articles.~~ The Articles of Incorporation of the Pool.

~~2.42.5~~ Board of Trustees or Board. The Board of Trustees of the Utah Counties Insurance Pool.

2.6 Board Meeting. A meeting of the Board of Trustees where a quorum is present and for which proper notice has been provided in accordance with Utah law.

~~2.52.7~~ Bylaws or Amended Bylaws. The Amended Bylaws ~~for~~ of the Utah Counties Insurance Pool.

~~2.62.8~~ Code. The Utah Code, including Utah Code Ann. Titles 11, 63G and 31A, as amended from time to time.

2.72.9 **County or Counties.** One or more of the twenty-nine counties of the State of Utah.

2.82.10 **Chief Executive Officer.** The person designated by the Board of Trustees as Chief Executive Officer of the Utah Counties Insurance Pool.

2.92.11 **Member.** A county or county related entity that is a party to the Amended Interlocal Cooperation Agreement.

2.102.12 **Membership Meeting.** A meeting of the ~~Board of Trustees~~ Members of the Utah Counties Insurance Pool where a quorum is present and for which proper notice has been provided in accordance with ~~Utah law~~ the Agreement and Bylaws.

2.11 **Officer or Officers.** The President, Vice-President, or Secretary-Treasurer elected in accordance with these Amended Bylaws.

2.12 **Pool.** Utah Counties Insurance Pool, an Interlocal entity.

2.13 **Representative.** The person designated pursuant to Article 4.5b to be a Member's official representative for the purposes of the Pool.

2.14 **Trustee.** A natural person elected or appointed in accordance with Article 5 of these Amended Bylaws to a Trustee position on the Board.

### **ARTICLE 3. Pool Purpose.**

~~3.1 The Pool is a public agency insurance mutual and a political subdivision of the State of Utah as provided by law.~~

3.23.1 The Pool is formed, financed, organized, and shall operate in accordance with the Agreement; and the provisions of these Bylaws ~~and the Articles of Incorporation of the Pool.~~

3.2

~~3.3 The Pool may sue and be sued, complain and defend, in its corporate name.~~

~~3.4 The Pool is not assessable.~~

~~3.5 These Bylaws may be amended and shall continue in effect for a period of fifty years from the adoption date of the original Bylaws, at which time, they shall terminate unless renewed as permitted by law, or until earlier dissolved as provided herein.~~

~~3.6 The Pool shall have all powers necessary or desirable to achieve the purposes of the Pool as set forth in the Agreement, the Articles of Incorporation and these Bylaws.~~



#### ARTICLE 4. Members.

- 4.1 Membership in the Pool is limited to Utah counties and county related entities that properly enter into the Agreement.
- 4.2 Counties and county related entities, including former Members, may be admitted to the Pool after its formation only upon approval of the Board and subject to the conditions set out in the Agreement, these Bylaws and such additional conditions as the Board may from time to time require.
- 4.3 Member counties may obtain coverage through UCIP for entities, other than Children's Justice Centers, affiliated with the Member county pursuant to the following:
- (a) With regard to entities such as special service districts and other political subdivisions, the Member county must have the following controls over the entity through the Member county's governing body:
    - i. The governing body of the Member county must approve and/or appoint 50% or more of the governing body of the entity; and
    - ii. The governing body of the Member county must appropriate 50% or more of the funding of the entity; and
    - iii. The governing body of the Member county must have the authority to hire and terminate the employees of the entity.
  - (b) With regard to special districts created for the purpose of passing through Mineral Lease Payments received by the State under the Mineral Lands Leasing Act (30 U.S.C., Section 191), and allocated to the county, individual counties that have created these special service districts may cover such districts through UCIP provided the following conditions are met:
    - i. The purpose of the special service district is to serve as a financial conveyance of the aforementioned mineral lease payments; and
    - ii. Funds conveyed through the special service district are expenses of the special district and are made by an operating department of the Member county with oversight exercised by the Member county's governing body.
  - (c) County health departments and multi-county health departments are eligible for coverage, either through the Member county or as a separate, nonvoting member, provided the organization of the health department is established under Title 26A of the Utah Code.
  - (d) A Member county may obtain liability coverage for Children's Justice Center Local Advisory Board members who do not serve due to public office upon the following conditions:
    - i. The Children's Justice Center is established under Chapter 5b of Title 67 of the Utah Code; and
    - ii. The Member county is the contracting public agency under 67-5b-104(e) of the Utah Code; and
    - iii. The Children's Justice Center Local Advisory Board member does not serve due to public office as provided for in 67-5b-105(1)(b) through (e); and

- iv. The Children's Justice Center Bylaws authorize the Member county to remove any Board member who does not serve due to public office as provided for in 67-5b-105(1)(b) through (e) at any time and for any reason; and
- v. The Member county has provided UCIP a copy of the duly adopted bylaws with the language specified in subsection (d)(iv), and UCIP has acknowledged receipt of the bylaws.
- (e) Coverage through UCIP may be obtained for non-profit corporations (those exempt from taxation under Internal Revenue Code 26 U.S.C. 501), municipalities or other political subdivisions, that contract to provide services to the Member county, subject to the following criteria being met:
  - i. The contract is for the benefit of, and is executed under the authority of the Member county; and
  - ii. The Member county is legally authorized to provide the service, function or facility which is the subject matter of the contract; and
  - iii. The Member county is obligated by the contract to provide insurance coverage to the other party to the contract; and
  - iv. A copy of the contract has been provided to the Pool.

4.3 ~~The Members shall have the power to:~~

- ~~(a) Elect Trustees pursuant to Article 5 of these Bylaws.~~
- ~~(b) Remove any Trustee from the Board by a two-thirds vote of the Members present at a meeting.~~
- ~~(c) Voluntarily dissolve the Pool, but only at a meeting at which a majority of all Members, whether present at the meeting or not, vote in favor of the dissolution;~~
- ~~(d) Amend the Bylaws by a two-thirds vote of the Members present at a meeting. Written notice of any proposed amendment shall be provided to each Member at least 30 days in advance of the vote thereon.~~
- ~~(e) Assess the members of the pool by a two-thirds vote of the members present at a Membership Meeting.~~

4.4 Members shall meet at least once annually. ~~A meeting of the Membership Meeting~~ may be called by the Board or President pursuant to a procedure to be established by the Board, or upon written request executed by at least 30 percent of the Members.

- (a) Notice of any Membership Meeting shall be mailed to each Member at least 15 days in advance.
- (b) The President, Vice President, or Secretary-Treasurer of the Board shall preside at the Membership Meeting or the President's designee if no other Officer is present at the meeting.

- (c) A majority of the Members shall constitute a quorum to do business.
- (d) Proxy voting shall not be allowed.
- (e) Each Member shall be entitled to one vote on each issue before the membership at any Membership Meeting, to be cast by its representative or alternative representative if the representative is unable to vote. The representative and alternative representative shall be designated by the Member in accordance with Article 4.5(b) of the Bylaws.
- (f) The location of ~~meetings of~~ Membership Meetings will be as determined from time to time by the Board.

4.5 Members shall have the obligation to:

- (a) Pay promptly all premiums and other payments to the Pool at such times and in such amounts as shall be established in accordance with these Bylaws. Premiums and other contributions are due on or before the first day of January of the applicable fund year. Members making payments, or portions thereof, postmarked after January 31<sup>st</sup> shall be charged interest calculated at 2% above the Federal Prime Rate., including any interest and penalties for late payment as may be required by a policy adopted by the Board.
- (b) Designate in writing a representative and one or more alternate representatives for the Members'hip -Mmeetings. Each representative and alternate representative must be an elected or appointed officer or employee of a Member and must be appointed by majority vote of the governing body or by the county executive or county mayor of the Member to be the Member's official representative for the purposes of the Pool. An alternate representative may exercise all the powers of a representative during a Membership Mmeeting, in the absence of the representative.
- (c) Allow the Pool, its Chief Executive Officer, agents, contractors, employees and officers reasonable access to all facilities and records of the Member as required for the administration of the Pool and implementation of the Agreement, the Bylaws and policies of the Board.
- (d) Cooperate fully with the Pool's attorneys, its Chief Executive Officer, and any other agent, contractor, employee or officer of the Pool in activities relating to the purposes and powers of the Pool.
- (e) Provide information requested by the Pool, its Chief Executive Officer, and any other agent, contractor, employee or officer of the Pool, as reasonably required for the administration of the Pool.

- (f) Allow the Pool, and attorneys and others designated by the Pool, to represent the Member in the investigation, settlement and litigation of any claim within the scope of loss protection furnished by or through the Pool and also to deny coverage for any claims settled by a Member or for any monies paid by a Member toward claims without the prior written approval of the Pool.
- (g) Follow the claims, loss reduction and prevention, and risk management policies and procedures established by the Board.
- (h) Report to the Pool, in the form and within the time required by the Board, all incidents or occurrences that could reasonably be expected to result in a covered claim to the Pool under the coverage agreement issued to the Member.
- (i) Report to the Pool, in the form and within the time required by the Board, the addition of new programs, facilities and exposures or the significant reduction or expansion of existing programs and facilities covered under the coverage agreement issued to the Member.
- (j) Adopt and maintain the following policies:
  - i. Sexual Harassment Policy; and
  - ii. Personnel Policy, including Employee Safety Accountability; and
  - iii. High-Speed Pursuit Policy; and
  - iv. Seat Belt Use Policy for all drivers of county vehicles; and
  - v. County Vehicle Use Policy including annual MVR checks, completion of defensive driving course by each driver at least once every five years, and restricting use of county vehicles where necessary; and
  - vi. A written policy restricting alcohol from being served at county owned facilities, including all facilities scheduled by the Member county and covered by UCIP, unless additional insurance has been obtained to cover the exposure created by selling and/or serving alcoholic products.

## **ARTICLE 5. Board of Trustees.**

~~5.1 The Board shall be comprised of thirteen persons in the following manner:~~

- ~~(a) One Trustee, appointed by the governing body of Davis County, representing Davis County;~~
- ~~(b) One Trustee, appointed by the governing body of Utah County, representing Utah County;~~
- ~~(c) One Trustee, appointed by the governing body of Washington County, representing Washington County;~~



- (d) ~~One Trustee, appointed by the governing body of Weber County, representing Weber County;~~
- (e) ~~Two Trustees, elected by member counties of the third class, representing Counties of the third class;~~
- (f) ~~One Trustee, elected by member counties of the fourth class, representing counties of the fourth class;~~
- (g) ~~One Trustee, elected by member counties of the fifth and sixth class, representing Counties of the fifth and sixth class;~~
- (h) ~~Two Trustees, elected by all member counties, representing all counties at large;~~
- (i) ~~One Trustee, appointed by the Board, shall be a sheriff of a member county, who serves as the Chair of the Law Enforcement Committee;~~
- (j) ~~One Trustee, appointed by the Board, shall be the Chair of the Litigation Management Committee and;~~
- (k) ~~One Trustee, appointed by the Board, shall be the Chair of the Personnel Committee.~~

~~Trustees serving pursuant to subsections (e) (h) shall be Designated as "Elected Trustees" and serve four-year overlapping terms. Trustees serving pursuant to subsections (a) (d) shall serve for four-year terms. Trustees serving pursuant to subsections (i) (k) shall serve for four-year terms and may be reappointed to subsequent terms by the Board. A Trustee serving pursuant to subsection (i) shall serve a four-year term ending on December 31 in even-numbered years between presidential elections. Trustees serving pursuant to subsections (j) and (k) shall serve four-year terms ending on December 31 of presidential election years.~~

~~5.2 No person convicted of a felony may serve as a Trustee.~~

~~5.3 Each Trustee shall be an elected or appointed officer or an employee of a Member.~~

~~5.4 Election of Trustees shall take place at the annual meeting of the Members. Elected Trustees shall assume office at the first Board meeting of the calendar year following their election.~~

~~5.5 The Board of Trustees shall elect three Trustees to serve on a Nominating Committee at the first Board meeting of each calendar year. The Nominating Committee shall solicit nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons to run for available elected Trustee positions. Nominations will be received at the Pool office no later than 30 days prior to the meeting at which the election is scheduled. The Pool will verify that each nominee is willing to serve if elected before forwarding the nominations to the Nominating Committee. The Nominating Committee shall review the nominations and select by a majority vote not~~



~~more than three names to be placed on the ballot for each available elected Trustee position. A person may not be nominated and placed on the ballot for more than one available elected Trustee position. In the event that no nominations are received for one or more available elected Trustee positions, the President of the Board of Trustees can solicit nominations from the floor on the following conditions:~~

- ~~(a)The nominee is eligible to serve as a Trustee under Articles 5.2 and 5.3; and~~
- ~~(b)The nominee, if present, expresses a willingness to serve, or, if not present, the Pool has verified that the nominee has expressed in writing a willingness to serve.~~

~~5.6In the event of a tie vote for elected Trustee positions:~~

- ~~(a)If two nominees are running for the same elected Trustee position, the President of the Board of Trustees may conduct a coin toss when the votes are tied.~~
- ~~(b)If three nominees are running for the same elected Trustee position and two of the three nominees have an equal and highest number of votes, the President of the Board of Trustees may call for a revote between the two nominees receiving the equal number of votes.~~

~~5.7A vacancy shall occur on the Board when a Trustee:~~

- ~~(a)Submits a written resignation to the Board.~~
- ~~(b)Dies.~~
- ~~(c)Is no longer an elected or appointed officer or employee of a Member.~~
- ~~(d)Fails to attend three consecutive regular meetings of the Board without the Board having excused such absences except that such additional absence or absences shall be excused for temporary mental or physical disability or illness.~~
- ~~(e)Is removed by the Members pursuant to Article 4.3 of the Bylaws.~~
- ~~(f)Is convicted of a felony.~~

~~5.8Any vacancy in the position of an elected Trustee may be filled by majority vote of the remaining Trustees until the next annual meeting of the Members, at which time the Members shall elect a person to fill the vacancy for the unexpired term.~~

~~5.9Any vacancy in the position of an appointed Trustee under Article 5.1(a) (d) shall be filled by appointment from the respective county and the Trustee shall serve for the remainder of the unexpired term. If the county is no longer a member, the Trustee position shall revert to an at large position and be filled by a majority vote of the remaining Trustees until the next annual meeting of the Members, at which time the Members shall elect a person to~~

fill the vacancy.

~~5.10 Any vacancy in the position of an appointed Trustee under Article 5.1(i)-(k) shall be filled by majority vote of the remaining Trustees and shall fill the unexpired term of the Trustee.~~

~~5.11 To the extent permitted by law, Trustees may be reimbursed for expenses incurred in the performance of their duties, as authorized by the Board.~~

~~5.12 Each Trustee must be a resident of the State of Utah.~~

~~5.13 Subject to the limits described in Article 3.6 of the Bylaws, the powers of the Board shall include, but not be limited to, the powers to:~~

~~(a) Delegate, by resolution adopted at a meeting of the Trustees and specifically defined in the written minutes of the Trustees' meetings, authority for specific functions to the Chief Executive Officer, but only to the extent permitted by the laws of the State of Utah and these Bylaws.~~

~~(b) Establish premiums, pursuant to guidelines adopted by the Board from time to time.~~

~~(c) Serve as the policyholder of any group policies or plans.~~

~~(d) Determine the methods of claim administration and payment; provide for claim experience for the Members collectively or separately; and establish claim procedures and conditions to be met prior to the payment or defense of a claim.~~

~~(e) Jointly self-insure or obtain reinsurance or excess insurance (specific or aggregate), or any combination thereof, or otherwise provide for the funding of coverages and adopt and adjust coverages provided by or through the Pool, as the Board deems appropriate.~~

~~(f) Establish employment policies for the employees of the Pool including but not limited to policies, salaries and benefits.~~

~~(g) Provide for the administration of the moneys of the Pool, for the manner of payments to the Pool, and for payment of all expenses of the Pool; establish standards for the accountability of all receipts and disbursements of the Pool; and establish procedures for safekeeping, handling, and investing such monies received or paid.~~

~~(h) Acquire, lease, hold, and dispose of real and personal property.~~

~~(i) Exercise the full power and authority of any Member of the Pool when requested to do so by the Member's governing body.~~

~~(j) Provide for necessary activities, and enter into contracts as necessary or appropriate to~~

accomplish the purposes of the Pool.

- (k) ~~Do any act permitted by law and not in conflict with these Bylaws, the Agreement, or the Articles of Incorporation of the Pool.~~
- (l) ~~Provide for an independent audit of claim handling procedures, payments, and overall operations of the Pool, at such times as the Board may determine.~~
- (m) ~~Establish loss reduction, prevention and risk management policies, procedures, and requirements for Members of the Pool and provide risk management services and educational and other programs related to risk management.~~
- (n) ~~Create various Committees including, but not limited to, a Law Enforcement Committee, a Personnel Committee, and a Litigation Management Committee. The members of such Committees, including the Chair, shall be appointed by the Board.~~
- (o) ~~Approve a list of attorneys or law firms authorized to represent Members in claims covered by or through the Pool.~~
- (p) ~~Obtain the services of agents, attorneys, brokers, consultants, employees, and service providers as necessary or appropriate for the operation of the Pool.~~
- (q) ~~Exercise all powers of the Pool except those powers reserved to the Members, and all powers necessary and proper for the operation of the Pool and implementation of the Pool, subject to the limits of the Agreement, the Articles of Incorporation, Bylaws, and the Code. The Board is responsible for all operations of the Pool.~~

5.145.13 The Board shall:

- (a) Perform all duties required by Utah law, the Agreement, ~~the Articles~~, and these Bylaws.
- (b) Obtain and provide to Members at least annually an audit of the finances of the Pool performed by an independent certified public accountant.
- (c) Provide for at least quarterly financial statements to account for income, expenses, assets and liabilities of the Pool.
- (d) Provide at least annually for an actuarial review of the Pool.
- (e) Adopt a budget annually and report the budget to the Members.
- (f) Require that fidelity bonds or appropriate insurance, in an amount to be determined by the Board, be in effect for employees of the Pool, and every other person having access to moneys of the Pool.

- (g) Appoint an Audit Committee to review the financial statements, actuarial analysis, make recommendations to the Board on the financial affairs of the Pool, and make an annual report to the members regarding the financial affairs of the Pool.
- (h) Adopt and maintain an investment policy as an addendum to these bylaws to state the manner in which funds of the Pool may be invested.
- (i) Adopt and maintain a Coverage Addendum as an addendum to these bylaws to state the manner in which Members will be indemnified from the assets of the Pool.
- (j) Exercise their responsibility to the Pool and Member counties in the following way:
  - i. First, to the mission of the Pool, to maintain financial and managerial integrity, and to serve all counties fairly;
  - ii. Second, to express the needs and concerns of the counties that Board Member represents.

3.2 Members of the Board of Trustees will be reimbursed for reasonable and approved expenses incurred in attending Board meetings and in otherwise carrying out their responsibilities. UCIP will reimburse Trustees for in-state travel by private vehicle at the rate allowed by the Internal Revenue Service at the time of travel, as well as for lodging and meals at actual cost, within the guidelines for travel and expense reimbursement adopted by the State of Utah Department of Finance. For Trustees attending out-of-state conferences and business meetings as approved by the Board UCIP will pay directly the registration, airfare and lodging expenses for the dates of the conference or meeting and up to two travel days for Trustees arranging travel through the UCIP office. Trustees will be paid per diem for out-of-state meals and incidental expenses for each day of the training and travel day(s) pursuant to the rates published by the Office of Government Policy, General Services Administration. Trustees will also be compensated for necessary transportation expenses between the airport and lodging. Receipts for airfare, lodging and necessary transportation, paid by the Trustee, are required for reimbursement. A written statement by the Trustee will be required in place of a lost receipt. Reimbursement is made based on the least expensive reasonable method of travel. Expenses for spouses who accompany Trustees to UCIP meetings or to approved out-of-state training are the responsibility of the Trustee. UCIP will invoice Trustees for any spouse expenses paid by UCIP. However, there will be no charge for spouses attending business meals hosted by the Chief Executive Officer. Requests for reimbursement shall be submitted within 60 days of completion of a trip.

## **ARTICLE 6. Officers, Meetings, Procedures.**

- 6.1 The principal offices of the Board shall be: president, vice-president and secretary-treasurer. The principal offices shall be held by three separate natural persons. Officers shall be elected by and from among the Trustees, at the first Board meeting following

each annual meeting of the Members. The Board shall establish the powers and duties of each officer, consistent with these Bylaws, and the Agreement and the Articles of Incorporation of the Pool. All Members of the Board shall have full voting rights. The president shall preside over meetings of the Board and of the Members and shall perform such other duties as may be prescribed from time to time by the Board and the Members. The vice-president shall exercise the powers of the president in the absence of the president, and the secretary-treasurer shall exercise the powers of the president in the absence of the president and vice-president.

- 6.2 The Board shall fix the date, time and place of regular meetings that are scheduled in advance over the course of a year. Meetings may be called by the president, or by any five Members of the Board, by written notice mailed at least ten days in advance to all Trustees or by unanimously executed waiver of notice. Emergency meetings of the Board may be held to consider matters of an emergency or urgent nature, after an attempt has been made to notify all Board Members and a majority votes in the affirmative to hold the meeting. Notice, including public notice, of all meetings and the agenda shall comply with applicable laws of the State of Utah.
- 6.3 Seven Trustees shall constitute a quorum to do business. All actions of the Board shall require a quorum and a majority vote of the Trustees present, except where a different vote is required by these Bylaws.
- 6.4 The Board shall adopt such policies and procedures as it deems necessary or desirable for the conduct of its business.
- 6.5 Any or all Trustees may participate in any meeting of the Board by means of a conference telephone or similar communications equipment by which all persons participating in the meeting can hear each other at the same time. Participation by such means shall constitute presence at the meeting.
- 6.6 The Board shall establish its own rules of order that are not in conflict with the laws of the State of Utah, the Articles Agreement, and other specific provisions of these Bylaws.
- 6.7 A Trustee's position may be declared vacant by official action of the Board of Trustees when the Trustee has accumulated two consecutive unexcused absences at duly called meetings for which the Trustee has received notification. Excused absences will be granted only with advance notice received by the UCIP offices prior to the Board meeting and approved by formal action of the Board.

## **ARTICLE 7. Financing.**

- 7.1 All monies of the Pool, and earnings thereon, shall be held in the name of and for the use and benefit of the Pool.
- 7.2 The Board shall establish Member premiums pursuant to guidelines established by the



Board from time to time.

- 7.3 Surplus of the Pool shall be attributable to the Members as equity. Equity in the Pool shall be used to satisfy the surplus requirements established by the Board and any applicable regulation, and next to repay any outstanding debentures after which refund of surplus to Members may be considered. Any refund of surplus moneys shall be consistent with policies adopted by the Board.
- 7.4 Investments of monies of the Pool shall be limited to those investments permitted by the State Money Management Act, Utah Code Ann. §51-7-1 et seq. (2002), as amended.
- 7.5 Member equities in UCIP shall be calculated as follows:
- (a) The ratio of each member's contributions to the total contributions shall be computed for each fund year.
  - (b) The member's contribution ratio shall be multiplied by the total surplus, (less any borrowed surplus), attributable to a fund year as stated in the most recent monthly financial statement. A member's total equity will be the sum of the yearly amounts for each fund year for which that member was a participating member in UCIP.
  - (c) In the event that the surplus amount is a negative number, a members's equity will be decreased using the same method of calculation as above.
  - (d) In the event of a withdrawal or termination of membership, the withdrawn or terminated member shall lose and have no claim to any equity in UCIP. The equity formerly attributed to that member for each fund year shall be allocated to the remaining counties who were members during that fund year.
  - (e) The Board of Trustees in its sole discretion shall determine if and when equity is distributed.

## **ARTICLE 8. Withdrawal and Termination from the Pool.**

~~Any Member may withdraw from the Pool, at the end of a coverage period after giving the Board timely written notice of such withdrawal, pursuant to a resolution of the Member's governing body. Timely written notice of such withdrawal must be provided to the Board no later than 120 days day prior to the date the Member's coverage would otherwise renew. The Board shall consider a timely written notice of withdrawal to be a final decision unless the notice is withdrawn by the Member 90 days prior to the date the Member's coverage would otherwise renew. The Board may, by a three fourths vote and at its sole discretion, agree to permit an earlier date of withdrawal.~~

~~8.1A withdrawn Member shall lose all voting rights upon the effective date of withdrawal. Any claim of title or interest to any asset of the Pool, and any continuing obligation of the Pool to the Member or of the Member to the Pool, after the effective date of the Member's withdrawal, shall be consistent with these Bylaws, the Agreement and any policy adopted by the Board, and the laws of the State of Utah. from a line of coverage, or terminate its membership in the Pool in accordance with the Agreement.~~

8.1

8.2 Any Member who chooses to withdraw from participation in any single line of coverage must provide timely written notice to the Board. Written notice of withdrawal from any single line of coverage must be made within 120 days prior to the renewal date.

## ARTICLE 9. Involuntary Termination of Membership.

9.1 The Board shall terminate ~~A~~ a Member that fails to pay a premium contribution due the Pool shall have its membership in the Pool terminated at 12:00 a.m. MST on the sixtieth day following within sixty days of the due date, unless time for payment is extended by the Board and payment is made within ~~any~~ the extended period. A notice of failure to pay a premium due the Pool shall be mailed to the Member at least 30 days prior to the date of termination. Coverage and payment of claims shall terminate effective the first date for which the unpaid contribution was calculated for. If the unpaid contribution is additional contribution resulting from an audit, Coverage and payment of claims shall terminate effective on a date calculated on a pro-rata basis of the unpaid premium to the premium paid for the audit period. A termination of membership under this paragraph shall not be subject to the provisions of Article 9.2.

9.2 Any membership in the Pool may be terminated by the Board or by a three-fourths vote of the Members for failure of the Member to carry out any other obligation of the Member, subject to the following:

- (a) The Member shall receive written notice from the Board of the alleged failure and shall be given not less than 30 days in which to correct the alleged failure, along with notice that termination of membership could result if the failure is not corrected.
- (b) The Member may request a hearing before the Members at a membership meeting prior to the termination. The request shall be made in writing to the Board at least ten business days before the end of the period given by the Board to correct the alleged failure. The Board shall present the case for termination of membership at the hearing and the affected Member may present its case. The affected Member shall not be counted in determining the number of votes required, nor shall the representative of such Member be entitled to vote on the termination.
- (c) If a request is not received pursuant to Article 9.2(b) of the Bylaws and if the failure is not corrected within the time required by the Board's notice, or any extension of such time as the Board may grant, the Board may terminate the membership. The Member may request a hearing before the Board on the proposed termination in lieu of a hearing before the Members. The request shall be made in writing and received by the Board at least five days before the end of the period given by the Board to correct the alleged failure, and shall be granted if

so made.

- (d) The Board shall provide the Member at least ten days prior written notice of the time and place of any requested hearing, and the proposed termination of membership may not take effect until such time after the conclusion of any hearing as the Board or Members, as applicable, may set.

9.3 Termination of membership shall be in addition to any other remedy that may exist.

9.4A Member shall lose all voting rights and any claim of title or interest to any asset of the Pool upon involuntary termination of its membership. The terminating Member shall lose any claim of title or interest to any asset of the Pool, and any continuing obligation of the Pool to the Member or of the Member to the Pool, after the termination of membership, shall end. Coverage and payment of claims after the effective date of a Member's withdrawal or termination shall be consistent with the Agreement and these Bylaws.

#### **ARTICLE 10. Dissolution and Disposition of Property.**

10.1 The Pool may be dissolved by the Members as provided in ~~Article 4 and in the Agreement~~. In the event of voluntary dissolution of the Pool, the assets of the Pool not used or needed for the purposes of the Pool, including its contractual obligations, shall be distributed, as determined by the Board, only to Utah counties, which are Members of the Pool at the time of dissolution. The Members of the Pool at the time the vote is held to dissolve the Pool shall continue to be considered Members of the Pool until the final disposition of property and dissolution of the Pool is complete.

10.2 Upon partial or complete dissolution of the Pool by the Members in accordance with ~~Article 4 of the Bylaws and the Agreement~~, the Trustees shall determine, consistent with these Bylaws, all other matters relating to the disposition of property and dissolution of the Pool by a two-thirds vote of all Trustees.

10.3 The Board shall serve as trustees for the disposition of property or funds, payment of obligations, dissolution and winding up of the affairs of the Pool. Any vacancy in the position of an elected Trustee after disposition of the Pool has begun may be filled by majority vote of the remaining Trustees until the next annual meeting of the Members, at which time the Members shall elect a person to fill the vacancy for the unexpired term.

#### **ARTICLE 11. Liability of Board, Officers and Employees.**

11.1 It is the intent of the Pool to provide the broadest possible immunity from personal liability to each Trustee, officer, and employee of the Pool allowed by applicable laws of the State of Utah including, but not limited to, the Governmental Immunity Act, the Corporations Code and the Insurance Code, as amended from time to time. The Pool shall defend and indemnify the Trustees, officers and employees of the Pool against any

and all expense, including attorney fees and liability expenses, sustained by them or any of them in connection with any suit or suits which may be brought against them involving or pertaining to any of their acts or duties to the fullest extent allowed by the laws of the State of Utah. The Pool shall purchase liability or other appropriate insurance providing coverage for the Trustees, officers and employees of the Pool. Nothing herein shall be deemed to prevent compromises of any litigation where the compromise is deemed advisable in order to prevent greater expense or cost in the defense or prosecution of such litigation.

## **ARTICLE 12. Arbitration.**

- 12.1 To the extent permitted by any applicable reinsurance or excess insurance, if the Board or its authorized representative and a Member disagree on whether a loss is covered through the Pool or on the amount of a covered loss, the Board or its authorized representative or the Member may request that the disagreement be submitted to binding arbitration as follows:
- (a) Unless otherwise agreed by the Board or its authorized representative and the Member, three persons shall be selected for the arbitration panel, one by the Board or its authorized representative, one by the Member, and one by the two so selected to act as umpire to decide the items upon which the other two disagree. If the two so selected fail for fifteen days to agree upon the umpire, the dispute of coverage shall be submitted to the American Arbitration Association for arbitration pursuant to their standard rules and regulations.
  - (b) The decision of the panel shall be binding on the Board or its authorized representative and the Member.
  - (c) The Pool shall pay the fees and expenses of the panelist selected by the Board or its authorized representative, the Member shall pay the fees and expenses of the panelist selected by it, and the fees and expenses of the umpire shall be shared equally by the Pool and the Member.

## **ARTICLE 13. General Provisions.**

~~13.1 Except as provided in these Bylaws and to the extent of the financial contributions to the Pool agreed to herein or such additional obligations as may come about through amendments to these Bylaws, no Member agrees or contracts herein to be held responsible for any claims made against any other Member. The contracting parties intend in the creation of the Pool to establish an organization to operate only within the scope herein set out and have not herein created as between Member and Member any relationship of partnership, surety, indemnification, or responsibility for the debts of or claims against any other Member.~~

~~13.2~~13.1 The laws of Utah shall govern the interpretation and performance of these Bylaws.

~~13.3~~13.2 In the event that any portion of these Bylaws is held invalid or unenforceable, such invalidity or unenforceability shall not affect other portions, and these Bylaws are expressly declared to be severable.

~~13.4~~13.3 These Bylaws do not relieve any Member of any obligation or responsibility imposed upon it by law except to the extent that actual and timely performance thereof by the Pool satisfies such obligation or responsibility.

~~13.5~~13.4 All moneys received by the Pool are public funds, including earned interest, derived from its Members, which are counties and county related entities within the State of Utah.

~~13.6~~13.5 It is the intention of the Members that the Pool and any income of the Pool not be subject to taxation; The Board and the Members shall cooperate in such respects, including amending these Bylaws, as reasonably necessary to establish and maintain the non-taxable status of the Pool.

~~13.7~~13.6 Except as permitted in these Bylaws, the Agreement and amendments thereto, neither the Board nor any other person or entity is authorized to incur liabilities or obligations or enter into contracts on behalf of the Members.

~~13.8~~13.7 In the event of the payment of any loss by the Pool under this Agreement, the Pool shall be subrogated to the extent of such payments to all the rights of the Member against any other person or other entity legally responsible for damages for such loss, and in such event the Member agrees to render all reasonable assistance to effect recovery.

#### ARTICLE 14. CONFLICT OF INTEREST AND DISCLOSURE

- 1) Board Members and Chief Executive Officer shall not request, receive, or accept a gift or loan for themselves or another if:
  - a) It tends to influence the Board Members or Chief Executive Officer in the discharge of his or her official acts as a Board Member or Chief Executive Officer; or
  - b) She/he within two years has been involved in any official act directly affecting the donor or lender or knows that he/she will be involved in any official act directly affecting the donor or lender in connection with his or her membership on the Board or as the Chief Executive Officer.
- 2) The prohibition set forth in Section 1 above shall not apply to:
  - a) An occasional nonpecuniary gift, insignificant in value; or
  - b) An award publicly presented in recognition of public service; or
  - c) A commercially reasonable loan made in the ordinary course of business by an institution authorized by the laws of the state to engage in the business of making loans; or
  - d) A political campaign contribution, provided that such gift or loan is actually used in a political campaign and is subject to Utah law regarding such gift or loans.



- 3) Board Members shall disqualify themselves from participating in any official action of the Board that affects a business in which that Board Member has a financial interest as defined in Sections 67-16-8 and 67-16-9 Utah Code Annotated 1953 as amended.
- 4) Board Members shall not acquire a financial interest at a time when they believe or have reason to believe that it will be directly affected by their official action on the Board.
- 5) Board Members and the Chief Executive Officer shall not use or divulge to any person confidential information acquired by virtue of their membership on, or participation with, the Board for their or another's private gain. Confidential information for the purpose of this paragraph shall be defined as all information disclosed or discussed in any meeting of the Board which is confidential under law, statute or practice and which is otherwise not available to the public.
- 6) The Chief Executive Officer of the Pool and each Board Member shall complete a disclosure form provided by the Pool at the first meeting of the Board during each fund year. That completed form shall affirm the person's awareness of this bylaw requirement and either state that no described conflicts exist, or make all required disclosures.
- 7) The information on the disclosures, except for the valuations attributed to the reported interests, shall be made available by the Secretary of the Board for inspection by any UCIP Member county representative. The valuation shall be confidential for all purposes except for proceedings for violation of the disclosure requirement of these bylaws.

Article 15. Conflict of Interest of Defense Counsel

- 1) Attorneys listed on the UCIP Defense Attorney list shall not represent any plaintiff in any civil action in which any defendant is a UCIP Member.
- 2) Attorneys employed by, or associated with law firms listed on the UCIP Defense Attorney List shall not represent any party in a civil action adverse to any person or entity covered by UCIP.
- 3) Attorneys employed by, or associated with, law firms listed on the UCIP Defense Attorney List shall not represent any defendant in a criminal action prosecuted by the County Attorney's Office of any Member County.
- 4) Conflicts as described above may be waived only after full disclosure to, and written agreement of, the involved Member and UCIP.

Dated this 6 day of December, 2007.

By: M. Lynn Lemon

Print Name: M. Lynn Lemon

Title: President

**ATTEST:**



By: Steven C. Wall

Print Name: Steven C. Wall

Title: Secretary-Treasurer

Date: 6 December 2007



# ELECTION Board of Trustees 2010

## NOMINEES – THIRD CLASS COUNTIES



**Kathy Robison**

After 18 wonderful years in warm Southern California, Kathy went to cold, icy, Rexburg, Idaho to attend Ricks College. Because of a better scholarship offer she transferred to Utah State University and graduated in 1980. Kathy and her husband, Ray, met at USU and have been residing in Logan for the last 33 years. They have two children with a grandchild on the way in April. When Kathy needs a variety from politics, she performs with the Cache Community Band and the Logan River Brass Quintet, accompanying her daughter on the piano during violin solos and leading the Church choir. Kathy loves to read, walk and has a strong affection for animals including her obnoxious cat and her very old dog. Kathy is technologically challenged by electronics but keeps trying to learn new things in this fast changing world. This is Kathy's ninth year on the Cache County Council; she serves with six men. This works out very well; she only gets voted down 6-1 about once a year and they are great to work with. Some of the opportunities for service Kathy has had in the past are: PTA President at the neighborhood elementary school, Neighborhood Council Chair for Logan City, 2020 Vision Task Force Member for Logan City, Logan District PTA Board Member and various Church positions.



**Wayne Smith**

Wayne lives in Cedar City, Utah, where he is serving his second term as Iron County Commissioner. He has also served as a Trustee on the UCIP Board for the past three years. He is a Member of the Valley View Medical Center Hospital Board, a Member of Rotary and an active supporter of Southern Utah University. He is retired from a concrete/asphalt construction business but continues to farm and run cows, calves and feeder steers. He and his wife, Maria, have six children and twenty grandchildren.



OFFICIAL BALLOT

UTAH COUNTIES INSURANCE POOL 2010 BOARD OF TRUSTEES

NOMINEES for **THIRD CLASS** REPRESENTATIVE  
(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☒ **Kathy Robison**  
Cache County Council Member



☐ **Wayne Smith**  
Iron County Commissioner

OFFICIAL BALLOT

UTAH COUNTIES INSURANCE POOL 2010 BOARD OF TRUSTEES

NOMINEES for **THIRD CLASS** REPRESENTATIVE  
(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☐ **Kathy Robison**  
Cache County Council Member



☒ **Wayne Smith**  
Iron County Commissioner

OFFICIAL BALLOT

UTAH COUNTIES INSURANCE POOL 2010 BOARD OF TRUSTEES

NOMINEES for **THIRD CLASS** REPRESENTATIVE  
(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☐ **Kathy Robison**  
Cache County Council Member



☒ **Wayne Smith**  
Iron County Commissioner

OFFICIAL BALLOT

UTAH COUNTIES INSURANCE POOL 2010 BOARD OF TRUSTEES

NOMINEES for **THIRD CLASS** REPRESENTATIVE  
(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☐ **Kathy Robison**  
Cache County Council Member



☒ **Wayne Smith**  
Iron County Commissioner

**Sonya White**

---

**To:** kayb@altazip.com; jim.eardley@washco.utah.gov; clerkkj@kanab.net

**Cc:** Johnnie Miller

**Subject:** UCIP Nominating Committee Meeting, Nov 12

UCIP Nominating Committee Member,

The Committee will meet on November 12, 2009 in the Sego Lily Room at the Hilton Garden Inn, St. George at 5:30 p.m. prior to the Board Meeting Dinner. Wayne Smith is the Board Member up for re-election and is the only official/employee that has been nominated from the Third Class Counties. The Committee will need to decide if they want to solicit other members to be placed on the ballot for the December 3 Membership Meeting vote. Third Class Counties are: Box Elder, Cache, Iron and Tooele.

Thank you,

**Sonya White**

*Manager of Administration*

Utah Counties Insurance Pool

PO Box 95730

10980 Jordan Gateway

South Jordan, UT 84095-0730

801-307-2113(d)

801-307-2121(f)





# 2010 UCIP BOARD of TRUSTEES

## OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730



David Yardley  
Iron County Clerk  
PO Box 429  
Parowan, UT 84761

The Utah Counties Insurance Pool Nominating Committee is requesting nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons (Trustees shall be an elected or appointed officer or an employee of a Member and has not been convicted of a felony).

The Nominating Committee will review the nominations and select names to be placed on the ballot for the December 3 election at the Annual Membership Meeting to be held at 1:00 p.m. at Thanksgiving

Point. Please make your nominations, fold this form, seal and mail by November 2.

Thank you.

THIRD CLASS COUNTIES NOMINATION

Please nominate one third class representative

☒ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

Fold so that your nomination is not showing and return, as addressed, by **November 2.**

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:  
[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

David Yardley  
Iron County Clerk  
PO Box 429  
Parowan, UT 84761

Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730





# 2010 UCIP BOARD of TRUSTEES

## OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730



Lois Bulloch  
Iron County Commissioner  
PO Box 1051  
Cedar City, UT 84720

The Utah Counties Insurance Pool Nominating Committee is requesting nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons (Trustees shall be an elected or appointed officer or an employee of a Member and has not been convicted of a felony).

The Nominating Committee will review the nominations and select names to be placed on the ballot for the December 3 election at the Annual Membership Meeting to be held at 1:00 p.m. at Thanksgiving Point. Please make your nominations, fold this form, seal and mail by November 2.

Thank you.



THIRD CLASS COUNTIES NOMINATION

Please nominate one third class representative

☒ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

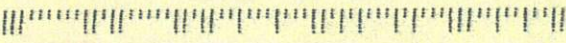
Fold so that your nomination is not showing and return, as addressed, by **November 2.**

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:

[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

84095-0730



Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730



Lois Bulloch  
Iron County Commissioner  
PO Box 1051  
Cedar City, UT 84720

PROVO UT 845  
05 OCT 2009 PM 2 L





# 2010 UCIP BOARD of TRUSTEES OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730



Alma Adams  
Iron County Commissioner  
PO Box 292  
Parowan, UT 84761

The Utah Counties Insurance Pool  
Nominating Committee is  
requesting nominations for available  
elected Trustee positions. Any  
elected official of a Member or any  
Trustee may nominate eligible  
persons (Trustees shall be an  
elected or appointed officer or an  
employee of a Member and has not  
been convicted of a felony).

The Nominating Committee will  
review the nominations and select  
names to be placed on the ballot for  
the December 3 election at the  
Annual Membership Meeting to be  
held at 1:00 p.m. at Thanksgiving  
Point. Please make your  
nominations, fold this form, seal and  
mail by November 2.

Thank you.



THIRD CLASS COUNTIES NOMINATION

Please nominate one third class representative

☒ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

Fold so that your nomination is not showing and return as addressed, by November 2.

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:  
[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730

Alma Adams  
Iron County Commissioner  
PO Box 292  
Parowan, UT 84761

PROVO UT 8445  
05 OCT 2009 PM 2 T



# 2010 UCIP BOARD of TRUSTEES OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730

Calleen Peshell  
Tooele County Recorder  
47 South Main  
Tooele, UT 84074



UNITED STATES POSTAGE  
PITNEY BOWES  
02 1P  
\$ 000.44<sup>0</sup>  
0002644880 OCT 01 2009  
MAILED FROM ZIP CODE 84095

The Utah Counties Insurance Pool  
Nominating Committee is  
requesting nominations for available  
elected Trustee positions. Any  
elected official of a Member or any  
Trustee may nominate eligible  
persons (Trustees shall be an  
elected or appointed officer or an  
employee of a Member and has not  
been convicted of a felony).

The Nominating Committee will  
review the nominations and select  
names to be placed on the ballot for  
the December 3 election at the  
Annual Membership Meeting to be  
held at 1:00 p.m. at Thanksgiving  
Point. Please make your  
nominations, fold this form, seal and  
mail by November 2.

Thank you.



THIRD CLASS COUNTIES NOMINATION

Please nominate one third class representative

☐ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

☐ *Sonya White, Commissioner*  
(Nominee, County, Title)  
*Tooele County*

Fold so that your nomination is not showing and return, as addressed, by **November 2.**

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:

[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730

Calleen Peshell  
Tooele County Recorder  
47 South Main  
Tooele, UT 84074

OCT 07 2009

MAILED FROM ZIP CODE 84074  
0004229765 OCT 06 2009

02 1M \$00.44

UNITED STATES POSTAGE

\$00.67  
OCT 06 2009  
ZIP CODE 84074



# 2010 UCIP BOARD of TRUSTEES

## OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730



Jerry Hurst  
Tooele County Commissioner  
47 South Main  
Tooele, UT 84074

The Utah Counties Insurance Pool Nominating Committee is requesting nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons (Trustees shall be an elected or appointed officer or an employee of a Member and has not been convicted of a felony).

The Nominating Committee will review the nominations and select names to be placed on the ballot for the December 3 election at the Annual Membership Meeting to be held at 1:00 p.m. at Thanksgiving Point. Please make your nominations, fold this form, seal and mail by November 2.

Thank you.



THIRD CLASS COUNTIES NOMINATION

Please nominate one third class representative

☒ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

Fold so that your nomination is not showing and return, as addressed, by **November 2**.

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:

[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730

Jerry Hurst  
Tooele County Commissioner  
47 South Main  
Tooele, UT 84074





# 2010 UCIP BOARD of TRUSTEES OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730



Monte Munns  
Box Elder County Assessor-Treasurer  
01 South Main Street  
Brigham City, UT 84302

The Utah Counties Insurance Pool Nominating Committee is requesting nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons (Trustees shall be an elected or appointed officer or an employee of a Member and has not been convicted of a felony).

The Nominating Committee will review the nominations and select names to be placed on the ballot for the December 3 election at the Annual Membership Meeting to be held at 1:00 p.m. at Thanksgiving Point. Please make your nominations, fold this form, seal and mail by November 2.

Thank you.



**THIRD CLASS COUNTIES NOMINATION**

Please nominate one third class representative

☒ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

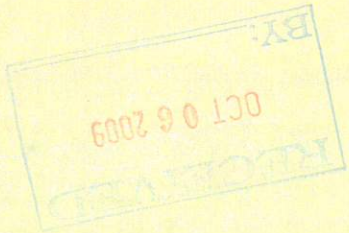
☐ \_\_\_\_\_  
(Nominee, County, Title)

Fold so that your nomination is not showing and return, as addressed, by **November 2.**

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:

[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.



Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730

Monte Munns  
Box Elder County Assessor-Treasurer  
01 South Main Street  
Brigham City, UT 84302





# 2010 UCIP BOARD of TRUSTEES OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730



Colleen Johnson  
Tooele County Commissioner  
47 South Main  
Tooele, UT 84074

The Utah Counties Insurance Pool Nominating Committee is requesting nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons (Trustees shall be an elected or appointed officer or an employee of a Member and has not been convicted of a felony).

The Nominating Committee will review the nominations and select names to be placed on the ballot for the December 3 election at the Annual Membership Meeting to be held at 1:00 p.m. at Thanksgiving Point. Please make your nominations, fold this form, seal and mail by November 2.

Thank you.



**THIRD CLASS COUNTIES NOMINATION**

Please nominate one third class representative



Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR



(Nominee, County, Title)

Fold so that your nomination is not showing and return, as addressed, by **November 2.**

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:  
[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

Colleen Johnson  
Tooele County Commissioner  
47 South Main  
Tooele, UT 84074

Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730

OCT 08 2009

RECEIVED



02 1M  
0004229765  
MAILED FROM ZIP CODE 84074  
OCT 07 2009  
\$00.44





# 2010 UCIP BOARD of TRUSTEES OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730

SALT LAKE CITY UT 841

01 OCT 2009 PM 5:17



02 1P  
0002644880 OCT 01 2009  
MAILED FROM ZIP CODE 84095

Bruce Clegg  
Tooele County Commissioner  
47 South Main  
Tooele, UT 84074

84074+2184



The Utah Counties Insurance Pool Nominating Committee is requesting nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons (Trustees shall be an elected or appointed officer or an employee of a Member and has not been convicted of a felony).

The Nominating Committee will review the nominations and select names to be placed on the ballot for the December 3 election at the Annual Membership Meeting to be held at 1:00 p.m. at Thanksgiving Point. Please make your nominations, fold this form, seal and mail by November 2.

Thank you.



THIRD CLASS COUNTIES NOMINATION

Please nominate one third class representative

☒ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

Fold so that your nomination is not showing and return, as addressed, by **November 2**.

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:

[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

Bruce Clegg  
Tooele County Commissioner  
47 South Main  
Tooele, UT 84074

Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730





# OFFICIAL NOMINATION FORM

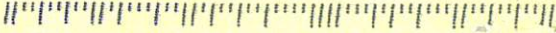
## 2010 UCIP BOARD of TRUSTEES

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730

Scott Garrett  
Iron County Attorney  
PO Box 428  
Cedar City, UT 84721



8472100428 B004



The Utah Counties Insurance Pool  
Nominating Committee is  
requesting nominations for available  
elected Trustee positions. Any  
elected official of a Member or any  
Trustee may nominate eligible  
persons (Trustees shall be an  
elected or appointed officer or an  
employee of a Member and has not  
been convicted of a felony).

The Nominating Committee will  
review the nominations and select  
names to be placed on the ballot for  
the December 3 election at the  
Annual Membership Meeting to be  
held at 1:00 p.m. at Thanksgiving  
Point. Please make your  
nominations, fold this form, seal and  
mail by November 2.

Thank you.



Scott Garrett  
Iron County Attorney  
PO Box 428  
Cedar City, UT 84721



Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730

OCT 06 2009

THIRD CLASS COUNTIES NOMINATION

Please nominate **one** third class representative

☒ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

Fold so that your nomination is not showing and return, as addressed, by **November 2**.

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:  
[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

# OFFICIAL NOMINATION FORM 2010 UCIP BOARD of TRUSTEES

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730

The Utah Counties Insurance Pool  
Nominating Committee is  
requesting nominations for available  
elected Trustee positions. Any  
elected official of a Member or any  
Trustee may nominate eligible  
persons (Trustees shall be an  
elected or appointed officer or an  
employee of a Member and has not  
been convicted of a felony).

The Nominating Committee will  
review the nominations and select  
names to be placed on the ballot for  
the December 3 election at the  
Annual Membership Meeting to be  
held at 1:00 p.m. at Thanksgiving  
Point. Please make your  
nominations, fold this form, seal and  
mail by November 2.

Thank you.

Jay Hardy  
Box Elder County Commissioner  
01 South Main Street  
Brigham City, UT 84302

MAILED FROM ZIP CODE 84095  
00026444880 OCT 01 2009

02 1P \$000.44

PITNEY BOWES



SALT LAKE CITY UT 841

01 OCT 2009 PM 1:23



Jay Hardy  
Box Elder County Commissioner  
01 South Main Street  
Brigham City, UT 84302

SALT LAKE CITY UT 841

13 OCT 2009 PM 1

OCT 14 2009

NON PROFIT  
ORGANIZATION



Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730

84095-0730

THIRD CLASS COUNTIES NOMINATION

Please nominate one third class representative

☒ Wayne Smith, Iron County Commissioner  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

Fold so that your nomination is not showing and return, as addressed, by **November 2**.

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:  
[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.



# 2010 UGIP BOARD of TRUSTEES

## OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730



Gene Adams  
Iron County Auditor  
PO Box 266  
Parowan, UT 84761

The Utah Counties Insurance Pool Nominating Committee is requesting nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons (Trustees shall be an elected or appointed officer or an employee of a Member and has not been convicted of a felony).

The Nominating Committee will review the nominations and select names to be placed on the ballot for the December 3 election at the Annual Membership Meeting to be held at 1:00 p.m. at Thanksgiving Point. Please make your nominations, fold this form, seal and mail by November 2.

Thank you.



**THIRD CLASS COUNTIES NOMINATION**

Please nominate one third class representative

☒ Wayne Smith, Iron County Commissioner  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

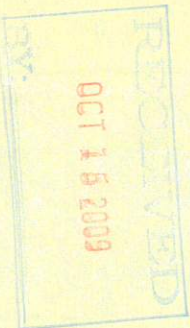
Fold so that your nomination is not showing and return, as addressed, by **November 2.**

if you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:

[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

Gene Adams  
Iron County Auditor  
PO Box 266  
Parowan, UT 84761



Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730



UNITED STATES POSTAGE  
PITNEY BOWES  
\$00.44  
02 1M  
0004263083 OCT13 2009  
MAILED FROM ZIP CODE 84761



# 2010 UCIP BOARD of TRUSTEES OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730



Wayne Smith  
Iron County Commissioner  
785 South St. James Place  
Cedar City, UT 84720

The Utah Counties Insurance Pool  
Nominating Committee is  
requesting nominations for available  
elected Trustee positions. Any  
elected official of a Member or any  
Trustee may nominate eligible  
persons (Trustees shall be an  
elected or appointed officer or an  
employee of a Member and has not  
been convicted of a felony).

The Nominating Committee will  
review the nominations and select  
names to be placed on the ballot for  
the December 3 election at the  
Annual Membership Meeting to be  
held at 1:00 p.m. at Thanksgiving  
Point. Please make your  
nominations, fold this form, seal and  
mail by November 2.

Thank you.



**THIRD CLASS COUNTIES NOMINATION**

Please nominate one third class representative

☒ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

Fold so that your nomination is not showing and return, as addressed, by November 2.

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:  
[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

Wayne Smith  
Iron County Commissioner  
785 South St. James Place  
Cedar City, UT 84720

Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730



# 2010 UCIP BOARD of TRUSTEES OFFICIAL NOMINATION FORM

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730



Lynn Lemon  
Cache County Executive  
199 N. Main  
Logan, UT 84321

The Utah Counties Insurance Pool  
Nominating Committee is  
requesting nominations for available  
elected Trustee positions. Any  
elected official of a Member or any  
Trustee may nominate eligible  
persons (Trustees shall be an  
elected or appointed officer or an  
employee of a Member and has not  
been convicted of a felony).

The Nominating Committee will  
review the nominations and select  
names to be placed on the ballot for  
the December 3 election at the  
Annual Membership Meeting to be  
held at 1:00 p.m. at Thanksgiving

Point. Please make your  
nominations, fold this form, seal and  
mail by November 2.

Thank you.



THIRD CLASS COUNTIES NOMINATION

Please nominate one third class representative

☒ Wayne Smith, *Iron County Commissioner*  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

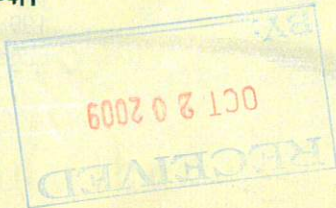
Fold so that your nomination is not showing and return, as addressed, by November 2.

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:

[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.

Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730



Lynn Lemon  
Cache County Executive  
199 N. Main  
Logan, UT 84321



SALT LAKE CITY UT 841  
19 OCT 2009 PM 5 L





Wendy Shubert  
Tooele County Assessor  
47 South Main  
Tooele, UT 84074

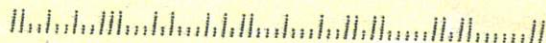
SALT LAKE CITY UT 841

26 OCT 2009 PM 5 L

Utah Counties Insurance Pool  
Attn: Nominating Committee  
PO Box 95730  
South Jordan, UT 84095-0730

OCT 27 2009

840950730 8010



THIRD CLASS COUNTIES NOMINATION

Please nominate **one** third class representative

☒ Wayne Smith, Iron County Commissioner  
(current Trustee up for re-election)

OR

☐ \_\_\_\_\_  
(Nominee, County, Title)

Fold so that your nomination is not showing and return, as addressed, by **November 2**.

If you have questions, please call Sonya White at 801-307-2113 or visit the UCIP website to learn more about the Board of Trustees:  
[http://www.ucip.utah.gov/about\\_bot.html](http://www.ucip.utah.gov/about_bot.html)

Thank you and watch for your invitation to the Annual Membership Meeting to be sent soon.



The Utah Counties Insurance Pool  
Nominating Committee is

requesting nominations for available  
elected Trustee positions. Any  
elected official of a Member or any

Trustee may nominate eligible  
persons (Trustees shall be an  
elected or appointed officer or an  
employee of a Member and has not  
been convicted of a felony).

The Nominating Committee will  
review the nominations and select  
names to be placed on the ballot for  
the December 3 election at the  
Annual Membership Meeting to be  
held at 1:00 p.m. at Thanksgiving  
Point. Please make your  
nominations, fold this form, seal and  
mail by November 2.

Thank you.

Utah Counties Insurance Pool  
PO Box 95730  
South Jordan, UT 84095-0730

Wendy Shubert  
Tooele County Assessor  
47 South Main  
Tooele, UT 84074



# OFFICIAL NOMINATION FORM

## 2010 UCIP BOARD of TRUSTEES

# CONSIDERATIONS FOR RECONFIGURING UCIP BOARD OF TRUSTEES TO FOUR YEAR TERMS

## PURPOSE

1. Train Trustees and retain them for minimum amount of time
  - a. Fiduciary responsibilities
  - b. Board governance policies
2. Provide strong continuity for the Board of Trustees
3. Providing for one election in odd years and two in even years reduces the chance of losing a Trustee in the general elections after only one year of Trustee service

TRUSTEE SEAT	Next Election	Next Election	
3 <sup>rd</sup> class odd, up in '07 (Wayne)	2009	2013	
3 <sup>rd</sup> class even, up in '08 (Lynn)	2008	2012	
4 <sup>th</sup> class, was odd, change to even, up in '07 (Steve)	2010	2014	
5 <sup>th</sup> & 6 <sup>th</sup> even, up in '08 (Kay)	2010	2014	
At Large odd, up in '07 (Karla)	2007	2011	
At Large even, up in '08 (Bruce)	2008	2012	

In defense of this plan, both at large seats are held by newer Trustees, and both are smaller counties. We should have an at large seat up this time, because everyone gets to vote for it, broadening participation in a transition year.





# UTAH COUNTIES INSURANCE POOL

---

## FINANCIAL STATEMENTS AND INDEPENDENT AUDITORS' REPORT

*DECEMBER 31, 2008 and 2007*



LARSON & ROSENBERGER LLP  
CERTIFIED PUBLIC ACCOUNTANTS





LARSON & ROSENBERGER LLP  
CERTIFIED PUBLIC ACCOUNTANTS

INDEPENDENT AUDITORS' REPORT

The Board of Trustees  
Utah Counties Insurance Pool

We have audited the accompanying basic financial statements of **Utah Counties Insurance Pool** as of December 31, 2008 and 2007, and for the years then ended, listed in the foregoing table of contents. These basic financial statements are the responsibility of the Pool's management. Our responsibility is to express an opinion on these basic financial statements based on our audits.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of material misstatements. Our audits included consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Pool's internal control over financial reporting. Accordingly, we express no such opinion. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe our audits provide a reasonable basis for our opinion.

In our opinion, the basic financial statements referred to above present fairly, in all material respects, the financial position of **Utah Counties Insurance Pool** as of December 31, 2008 and 2007, and the results of its operations and its cash flow for the years then ended in conformity with accounting principles generally accepted in the United States of America.

The Management's Discussion and Analysis is not a required part of the basic financial statements of the Pool, but is supplementary information required by the Governmental Accounting Standards Board. We have applied certain limited procedures, which consisted principally of inquiries of management regarding the methods of measurement and presentation of the supplementary information. However, we did not audit the information and express no opinion on it.

Our audits were made for the purpose of forming an opinion on the basic financial statements taken as a whole. The accompanying financial information as listed under the heading of Required Supplementary Information in the accompany table of contents is presented for purposes of additional analysis and is not a required part of the basic financial statements of the Pool, but is supplementary information required by the Governmental Accounting Standards Board.

In accordance with *Government Auditing Standards*, we have also issued our report dated April 28, 2009, on our consideration of the Pool's internal control over financial reporting and our tests of its compliance with certain provisions of laws, regulations, and contracts. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* and should be read in conjunction with this report in considering the results of our audits.

*Liam D. Rosenberger*

Salt Lake City, Utah  
April 28, 2009

SALT LAKE CITY OFFICE  
1065 SOUTH 1100 EAST  
SALT LAKE CITY, UTAH 84143  
(801) 333-1920  
FAX (801) 333-1921

LOS ANGELES OFFICE  
801 NORTH BRAND BLVD STE 1100  
GLENDALE, CALIFORNIA 91201  
(818) 333-9623  
FAX (818) 241-7153

SPANISH FORK OFFICE  
755 NORTH MAIN  
SPANISH FORK, UTAH 81650  
(801) 793-1345  
FAX (801) 793-1374

MOAB OFFICE  
115 WEST 200 SOUTH PI  
MOAB, UTAH 81432  
(435) 253-9100  
FAX (435) 253-1100

# UTAH COUNTIES INSURANCE POOL

Statements of Net Assets  
December 31, 2008 and 2007

<u>ASSETS</u>	<u>2008</u>	<u>As Restated 2007</u>
<b>Current assets:</b>		
Cash and cash equivalents	\$ 14,244,701	\$ 5,326,840
Accounts receivable	143,029	126,472
Reinsurance recoverable	257,646	475,348
Accrued investment income	2,594	85,821
Prepaid expenses	-	5,653
<b>Total current assets</b>	<b>14,647,970</b>	<b>6,020,134</b>
<b>Investments</b>	<b>271,322</b>	<b>6,142,424</b>
<b>Capital assets</b> , net of accumulated depreciation of \$129,060 and \$96,779, respectively	<b>654,300</b>	<b>709,005</b>
<b>Security deposit</b>	<b>14,764</b>	<b>3,976</b>
<b>Total assets</b>	<b>\$ 15,588,356</b>	<b>\$ 12,875,539</b>
 <b><u>LIABILITIES AND NET ASSETS</u></b>		
<b>Current liabilities:</b>		
Reserves for losses and loss adjustment expenses	\$ 9,860,210	\$ 8,123,001
Accounts payable	1,857,337	1,195,811
Payroll liabilities	762	113
Compensated absences payable	34,056	23,887
Premiums paid in advance	1,167,417	507,440
<b>Total current liabilities</b>	<b>12,919,782</b>	<b>9,850,252</b>
<b>Building related payables</b>	<b>26</b>	<b>26</b>
<b>Total liabilities</b>	<b>12,919,808</b>	<b>9,850,278</b>
<b>Net assets:</b>		
Invested in capital assets	654,300	709,005
Restricted for:		
Building repairs and maintenance	28,170	28,170
Unrestricted	1,986,078	2,288,087
<b>Total net assets</b>	<b>2,668,548</b>	<b>3,025,262</b>
<b>Total liabilities and net assets</b>	<b>\$ 15,588,356</b>	<b>\$ 12,875,539</b>

The accompanying notes to financial statements  
are an integral part of these statements.

**UTAH COUNTIES INSURANCE POOL**  
**Statements of Revenues, Expenses, and Changes in Net Assets**  
**December 31, 2008 and 2007**

	2008	As Restated 2007
<b>Operating income:</b>		
Premiums and other considerations	\$ 17,948,992	\$ 13,208,070
Investment income	7,236	646,985
Program management fees	57,203	32,198
Realized gain (loss) on investments	(923)	23,842
Realized gain (loss) on equipment	(401)	1,084
Miscellaneous income	1,435	-
<b>Total income</b>	<b>18,013,542</b>	<b>13,912,179</b>
<b>Underwriting expenses:</b>		
Losses and loss adjustment expenses	4,624,060	4,281,302
Reinsurance expense	1,796,891	1,479,423
Employee benefit premiums	10,205,898	6,169,886
Risk management program credit	279,709	230,595
<b>Total underwriting expenses</b>	<b>16,906,558</b>	<b>12,161,206</b>
<b>Administration expenses:</b>		
Accounting	22,600	16,989
Actuary	17,000	17,000
Auto	(24,785)	13,477
Bank expense	290	(160)
Board expense	61,197	84,042
Bonding	-	1,500
Building lease	70,411	71,000
Consulting	55,575	80,700
Copying	8,734	6,794
Depreciation	44,575	50,226
Dues and subscriptions	6,054	6,971
Exhibitions and sponsorships	8,977	10,554
Information technology	23,312	70,634
Insurance	8,454	11,090
Land purchase	-	3,271
Land use hotline program	1,690	3,608
Licenses & permits	762	663
Lobbying & legislative tracking	1,420	4,071
Loss control - training	55,293	72,799
Marketing	23	8
Miscellaneous expense	-	360
Office equipment	3,284	1,330
Office supplies	7,975	5,561
Postage	5,152	5,541
Premium credits and incentives	7,543	5,837
Premium taxes	109,307	77,799
Printing	2,696	4,785
Professional fees	9,272	9,081
Staff expenses	947,037	927,496
Telephone	9,850	8,465
TPA WC	-	(1,563)
<b>Total administration expenses</b>	<b>1,463,698</b>	<b>1,569,929</b>
<b>Total operating expenses</b>	<b>18,370,256</b>	<b>13,731,135</b>
<b>Change in net assets</b>	<b>(356,714)</b>	<b>181,044</b>
Net assets, beginning of year	3,025,262	2,844,218
<b>Net assets, end of year</b>	<b>\$ 2,668,548</b>	<b>\$ 3,025,262</b>

The accompanying notes to financial statements  
are an integral part of these statements.



**UTAH COUNTIES INSURANCE POOL**  
**Statements of Cash Flows**  
For the Years Ended December 31, 2008 and 2007

	2008	As Restated 2007
<b>Cash flows from operating activities:</b>		
Premiums collected	\$ 18,329,260	\$ 12,231,371
Program management fees collected	57,203	32,198
Reinsurance paid	(1,796,891)	(1,479,423)
Amounts withheld for others	(10,221,020)	(6,527,047)
Losses and loss adjustment expenses paid	(2,886,851)	(3,590,141)
Administrative expenses paid	(751,914)	(1,107,048)
<b>Net cash provided (used) by operating activities</b>	<b>2,729,787</b>	<b>(440,090)</b>
<b>Cash flows from capital and related financing activities:</b>		
Building security deposit	(10,788)	-
Change in auto reserve	(31,698)	-
Acquisition of capital assets	-	(68,487)
Proceeds from sales of capital assets	9,000	12,000
<b>Net cash used by capital and related financing activities</b>	<b>(33,486)</b>	<b>(56,487)</b>
<b>Cash flows from investing activities:</b>		
Purchases of investments	(3,680,727)	(3,586,455)
Proceeds from sale of investments	9,196,177	6,904,635
Purchase of land	-	(592,390)
Interest on investments	488,408	597,392
<b>Net cash provided by investing activities</b>	<b>6,003,858</b>	<b>3,323,182</b>
<b>Net increase in cash and cash equivalents</b>	<b>8,700,159</b>	<b>2,826,605</b>
Cash and cash equivalents at beginning of period	5,326,840	2,500,235
<b>Cash and cash equivalents at end of period</b>	<b>\$ 14,026,999</b>	<b>\$ 5,326,840</b>

The accompanying notes to financial statements  
are an integral part of these statements.

	<u>2008</u>	<u>As Restated 2007</u>
<b>Reconciliation of change in net assets to net cash used in operating activities:</b>		
Change in net assets	\$ (356,714)	\$ 181,044
<b>Adjustments to reconcile net income to net cash provided by operating activities:</b>		
Depreciation	44,575	50,226
Interest received on investments	(488,408)	(597,392)
Amortization of investments	5,134	648
(Increase) decrease in equity in CRL	392,811	(76,146)
Realized (gain) loss on sale of investments	923	(24,926)
(Gain) loss on disposal of equipment	401	(1,084)
<b>Changes in assets and liabilities:</b>		
(Increase) decrease in accounts receivable	(16,557)	(357,161)
Decrease in accrued investment income	83,227	25,906
Decrease in prepaid expenses	5,653	24,447
Increase in security deposit	(10,788)	-
Increase in reserves for		
loss and loss adjustment expenses	1,737,209	691,162
Increase in accounts payable	661,526	429,373
Increase in payroll liabilities	649	-
Increase (decrease) in compensated absences	10,169	(40,083)
Increase (decrease) in premiums paid in advance	659,977	(746,104)
<b>Total adjustments</b>	<u>3,086,501</u>	<u>(621,134)</u>
<b>Net cash provided (used) by operating activities</b>	<u>\$ 2,729,787</u>	<u>\$ (440,090)</u>

# UTAH COUNTIES INSURANCE POOL

## Statement of Net Assets

by Line of Business

December 31, 2008

<u>ASSETS</u>	<u>Multiline</u>	<u>Workers Comp</u>	<u>Employee Benefits</u>	<u>Total</u>
<b>Current assets:</b>				
Cash and cash equivalents	\$ 11,717,413	\$ 1,072,493	\$ 1,454,795	\$ 14,244,701
Accounts receivable	14,102	128,927	-	143,029
Reinsurance recoverable	257,646	-	-	257,646
Accrued investment income	2,594	-	-	2,594
<b>Total current assets</b>	11,991,755	1,201,420	1,454,795	14,647,970
<b>Investments</b>	198,959	72,363	-	271,322
<b>Capital assets</b> , net of accumulated depreciation of \$145,331	654,300	-	-	654,300
<b>Security deposit</b>	14,764	-	-	14,764
<b>Total assets</b>	<u>\$ 12,859,778</u>	<u>\$ 1,273,783</u>	<u>\$ 1,454,795</u>	<u>\$ 15,588,356</u>
<b><u>LIABILITIES AND NET ASSETS</u></b>				
<b>Current liabilities:</b>				
Reserves for losses and loss adjustment expenses	\$ 6,226,063	\$ 3,634,147	\$ -	\$ 9,860,210
Accounts payable	3,353	139,073	1,714,911	1,857,337
Payroll liabilities	762	-	-	762
Compensated absences payable	34,056	-	-	34,056
Premiums paid in advance	998,274	169,143	-	1,167,417
<b>Total current liabilities</b>	7,262,508	3,942,363	1,714,911	12,919,782
<b>Building related payables</b>	26	-	-	26
<b>Total liabilities</b>	<u>7,262,534</u>	<u>3,942,363</u>	<u>1,714,911</u>	<u>12,919,808</u>
<b>Net assets:</b>				
Invested in capital assets	654,300	-	-	654,300
Restricted for:				
Auto	-	-	-	-
Building debt service	-	-	-	-
Building repairs and maintenance	28,170	-	-	28,170
Unrestricted	4,914,774	(2,668,580)	(260,116)	1,986,078
<b>Total net assets</b>	<u>5,597,244</u>	<u>(2,668,580)</u>	<u>(260,116)</u>	<u>2,668,548</u>
<b>Total liabilities and net assets</b>	<u>\$ 12,859,778</u>	<u>\$ 1,273,783</u>	<u>\$ 1,454,795</u>	<u>\$ 15,588,356</u>



**UTAH COUNTIES INSURANCE POOL**  
Statement of Revenues, Expenses, and Changes in Net Assets  
by Line of Business  
December 31, 2008

	Multiline	Workers Comp	Employee Benefits	Total
<b>Income:</b>				
Premiums and other considerations	\$ 5,146,934	\$ 2,648,098	\$ 10,153,960	\$ 17,948,992
Investment income	(42,382)	25,618	24,000	7,236
Program management fees	-	-	57,203	57,203
Realized loss on investments	(923)	-	-	(923)
Realized loss on equipment	(401)	-	-	(401)
Miscellaneous income	1,435	-	-	1,435
<b>Total income</b>	<b>5,104,663</b>	<b>2,673,716</b>	<b>10,235,163</b>	<b>18,013,542</b>
<b>Underwriting expenses:</b>				
Losses and loss adjustment expenses	2,989,093	1,634,967	-	4,624,060
Reinsurance expense	1,244,364	552,527	-	1,796,891
Employee benefit premiums	-	-	10,205,898	10,205,898
Risk management program credit	202,919	76,790	-	279,709
<b>Total underwriting expenses</b>	<b>4,436,376</b>	<b>2,264,284</b>	<b>10,205,898</b>	<b>16,906,558</b>
<b>Administration expenses:</b>				
Accounting	11,300	7,910	3,390	22,600
Actuary	8,500	8,500	-	17,000
Auto Expense	(27,982)	2,811	386	(24,785)
Bank expense	118	97	75	290
Board expense	30,752	21,367	9,078	61,197
Building lease	38,235	22,523	9,653	70,411
Consulting	24,510	31,065	-	55,575
Copying	4,382	3,071	1,281	8,734
Depreciation	44,575	-	-	44,575
Dues and subscriptions	2,268	676	3,110	6,054
Exhibitions and sponsorships	3,216	1,412	4,349	8,977
Information technology	10,085	12,566	661	23,312
Office Insurance	2,683	1,150	4,621	8,454
Land Use Hotline Program	1,690	-	-	1,690
Licenses & permits	82	680	-	762
Lobbying & legislative tracking	497	213	710	1,420
Loss control - training	27,611	27,682	-	55,293
Marketing	-	-	23	23
Office equipment	1,094	472	1,718	3,284
Office supplies	3,135	842	3,998	7,975
Postage	2,572	1,824	756	5,152
Premium credits and incentives	2,545	1,362	3,636	7,543
Premium taxes	-	109,307	-	109,307
Printing	1,083	377	1,236	2,696
Professional fees	1,648	551	7,073	9,272
Staff expenses	500,490	310,808	135,739	947,037
Telephone	3,343	1,608	4,899	9,850
<b>Total administration expenses</b>	<b>698,432</b>	<b>568,874</b>	<b>196,392</b>	<b>1,463,698</b>
<b>Total operating expenses</b>	<b>5,134,808</b>	<b>2,833,158</b>	<b>10,402,290</b>	<b>18,370,256</b>
<b>Change in net assets before transfers</b>	<b>(30,145)</b>	<b>(159,442)</b>	<b>(167,127)</b>	<b>(356,714)</b>
Transfers between funds	-	-	-	-
<b>Change in net assets</b>	<b>(30,145)</b>	<b>(159,442)</b>	<b>(167,127)</b>	<b>(356,714)</b>
Net assets, beginning of year	5,627,389	(2,509,138)	(92,989)	3,025,262
<b>Net assets, end of year</b>	<b>\$ 5,597,244</b>	<b>\$ (2,668,580)</b>	<b>\$ (260,116)</b>	<b>\$ 2,668,548</b>



LARSON & ROSENBERGER LLP  
CERTIFIED PUBLIC ACCOUNTANTS

Independent Auditors' Report on Internal Control Over Financial Reporting and on  
Compliance and Other Matters Based Upon the Audit  
Performed in Accordance with Government Auditing Standards

The Board of Trustees  
**Utah Counties Insurance Pool**

We have audited the financial statements of **Utah Counties Insurance Pool** as of and for the year ended December 31, 2008, and have issued our report thereon dated April 28, 2009.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States.

**Compliance**

As part of obtaining reasonable assurance about whether **Utah Counties Insurance Pool** financial statements are free of material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grants, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance that are required to be reported under Government Auditing Standards.

**Internal Control Over Financial Reporting**

In planning and performing our audit, we considered **Utah Counties Insurance Pool's** internal control over financial reporting as a basis for designing our auditing procedures for the purpose of expressing our opinions on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of **Utah Counties Insurance Pool's** internal control over financial reporting. Accordingly, we do not express an opinion on the effectiveness of **Utah Counties Insurance Pool's** internal control over financial reporting.

The management of **Utah Counties Insurance Pool** is responsible for establishing and maintaining internal control. In fulfilling this responsibility, estimates and judgments by management are required to assess the expected benefits and related costs of internal control policies and procedures. The objectives of internal control are to provide management with reasonable, but not absolute, assurance that assets are safeguarded against loss from unauthorized use or disposition and that transactions are executed in accordance with management's authorization and recorded properly to permit the preparation of financial statements in accordance with accounting principles generally accepted in the United States of America. Because of inherent limitations in internal control, errors or fraud may nevertheless

## Utah Counties Insurance Pool

April 28, 2009

Page 2

occur and not be detected. Also, projection of any evaluation of the structure to future periods is subject to the risk that procedures may become inadequate because of changes in conditions or that the effectiveness of the design and operation of policies and procedures may deteriorate.

A control deficiency exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent or detect misstatements on a timely basis. A significant deficiency is a control deficiency, or combination of control deficiencies, that adversely affects **Utah Counties Insurance Pool's** ability to initiate, authorize, record, process, or report financial data reliably in accordance with generally accepted accounting principles such that there is more than a remote likelihood that a misstatement of **Utah Counties Insurance Pool's** financial statements that is more than inconsequential will not be prevented or detected by **Utah Counties Insurance Pool's** internal control.

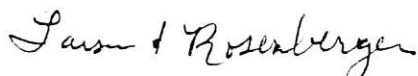
A material weakness is a significant deficiency, or combination of significant deficiencies, that results in more than a remote likelihood that a material misstatement of the financial statements will not be prevented or detected by **Utah Counties Insurance Pool's** internal control.

Our consideration of internal control was for the limited purpose described in the first paragraph and would not necessarily identify all deficiencies in internal control that might be significant deficiencies or material weaknesses. We did not identify any deficiencies in internal control that we consider to be material weaknesses, as defined above. However, we identified the following deficiencies in internal control that we consider to be significant deficiencies.

We proposed audit adjustments that, in our judgment, could have a significant effect, either individually or in the aggregate, on the entity's financial reporting process. As part of our audit, we prepared all of the accrual adjusting entries. Also, if there were differences that were material that were found during audit testing, proposed journal entries were also prepared for those differences. The management of UCIP subsequently made all of the proposed audit adjusting entries.

We noted certain matters involving internal control and its operation, which are not considered to be significant deficiencies or material weaknesses, which we have reported to the management of the **Utah Counties Insurance Pool** in a separate letter dated April 28, 2009.

This report is intended solely for the information and use of the board of trustees and management of **Utah Counties Insurance Pool** and the State Auditor's Office and is not intended to be and should not be used by anyone other than these specified parties.



Salt Lake City, Utah

April 28, 2009

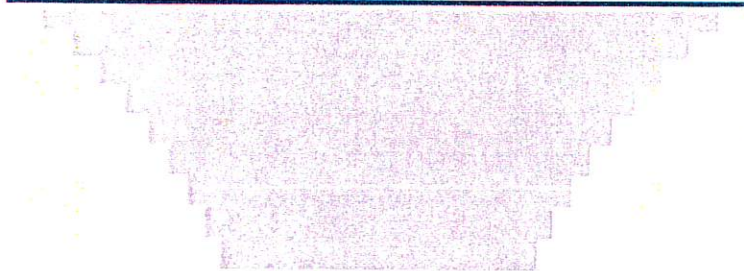


# ***UTAH COUNTIES INSURANCE POOL (UCIP)***

## **Property and Liability Program**

### **ACTUARIAL REPORT**

*Estimated Required Reserves  
as of 12/31/08*



## *UTAH COUNTIES INSURANCE POOL*

### ACTUARIAL REPORT

#### PURPOSE

By the Numbers Actuarial Consulting, Inc. (BYNAC) prepared this actuarial report to present a professional analysis of the required reserves retained by the Utah Counties Insurance Pool (UCIP) as of 12/31/08 for property and liability claims incurred from 1/1/92 through 12/31/08. The required reserves are estimated excluding and including the effects of anticipated investment income earned on the reserves until they are paid.

The estimated required reserves are based on estimates of ultimate incurred losses. Ultimate incurred losses are defined to be the amounts that will be paid to settle all claims occurring during a policy period. These estimates include a provision for the subsequent development of known claims and for claims incurred but not yet reported. Incurred but not reported (IBNR) losses are defined throughout this report to include the additional development on known claims in addition to claims incurred but not yet reported.

professional judgment. The estimated required reserves are expressed in terms of ranges that indicate the reliance on assumptions believed to be reasonable and are subject to all the limitations expressed herein.

## ESTIMATED REQUIRED RESERVES

The required reserves shown in the following tables should be used for financial statement reporting as of that date. However, until all the claims that occurred on or before 12/31/08 are closed, the actual reserve need remains an estimate. While the experience of UCIP indicates that the required reserves will fall within the range established in this report, the possibility exists that extraordinary or unexpected circumstances could cause the actual reserve need to be less than or greater than the range. Therefore, the findings cannot be warranted or guaranteed.

### ESTIMATED LOSS AND ALAE RESERVES INCLUDING IBNR FOR 1/1/92-12/31/08 AS OF 12/31/08 (Limited to Specific and Aggregate Retentions)

	Line of Business	Low	Expected	High
Undiscounted for Investment Income	GL	\$4,280,000	\$4,960,000	\$5,640,000
	AL	690,000	830,000	980,000
	Property	300,000	300,000	350,000
	Total	\$5,270,000	\$6,090,000	\$6,970,000
Discounted at 3.0% per Annum	GL	\$3,980,000	\$4,610,000	\$5,250,000
	AL	660,000	800,000	940,000
	Property	290,000	290,000	340,000
	Total	\$4,930,000	\$5,700,000	\$6,530,000



The low and high figures are judgmental and not intended to establish absolute minimums or maximums on the estimates, but rather to depict a reasonable range for the establishment of loss reserves in this particular situation. Figure 1 contains a graphical representation of UCIP's estimated retained loss experience as of 12/31/08 including the undiscounted expected reserves.

As noted, the reserves are estimated on both undiscounted and discounted for investment income bases. UCIP has provided the discount rate of 3.0%. Establishing loss reserves on a discounted basis requires that future investment income earned on the loss reserves be added to the reserves to strengthen them rather than recognized as net income. It also assumes that assets equal to the present value of the reserves are available for investment as of the 12/31/08 evaluation date. The accuracy of discounted reserves depends upon the accuracy of the undiscounted estimates, the estimated payout schedule, and the interest rate assumption used to discount the loss payout schedule. If the discounted estimate is used, the management of UCIP should carefully review each of these assumptions to assure that they are in agreement with them.

## **COMPARISON TO PRIOR REPORT**

The ultimate incurred losses estimated in this report are compared to the 6/24/08 actuarial report in the following table and Figure 2. As shown the estimates increased \$824,731 or 3.1% from 12/31/07 to 12/31/08. In the 1/1-12/31/04 period, the increase in losses from 12/31/07 to 12/31/08 is due to greater than expected general liability incurred loss development. General liability incurred losses for this period increased 33.5% from 12/31/07 to 12/31/08 compared to expected development of 3.0%. The increase in the 1/1-12/31/07 period is due to an increase in incurred losses for all coverages. Case reserves for this period increased from \$774,003 at 12/31/07 to \$934,938 at 12/31/08.

**COMPARISON OF ESTIMATED ULTIMATE  
INCURRED LOSSES TO PRIOR ACTUARIAL REPORT  
ALL COVERAGES**

(Limited to Specific and Aggregate Retentions)  
(Net of Recoveries)

Policy Period	Current Report (Table 31 Section B)	6/24/08 Report (Table 30 Section B)	Change	Percent Change
1/1-12/31/92	\$ 850,000 @	\$ 850,000 @	\$ 0	0.0%
1/1-12/31/93	1,100,000 @	1,100,000 @	0	0.0%
1/1-12/31/94	1,350,000 @	1,350,000 @	0	0.0%
1/1-12/31/95	903,375	903,375	0	0.0%
1/1-12/31/96	899,711	899,711	0	0.0%
1/1-12/31/97	1,178,735	1,215,436	( 36,701)	( 3.0%)
1/1-12/31/98	1,396,997	1,396,217	780	0.1%
1/1-12/31/99	1,530,000 @	1,530,000 @	0	0.0%
1/1-12/31/00	1,067,854	1,067,854	0	0.0%
1/1-12/31/01	1,715,000 @	1,715,000 @	0	0.0%
1/1-12/31/02	1,850,000 @	1,850,000 @	0	0.0%
1/1-12/31/03	2,776,190	2,754,948	21,242	0.8%
1/1-12/31/04	2,583,415	2,261,726	321,689	14.2%
1/1-12/31/05	2,792,292	2,877,981	( 85,689)	( 3.0%)
1/1-12/31/06	2,180,682	1,982,807	197,875	10.0%
1/1-12/31/07	3,215,843	2,810,308	405,535	14.4%
Total	\$27,390,094	\$26,565,363	\$ 824,731	3.1%

@ Limited to the aggregate retention.

Figure 1

UTAH COUNTIES INSURANCE POOL

ALL COVERAGES

ESTIMATED RETAINED LOSSES AS OF 12/31/08

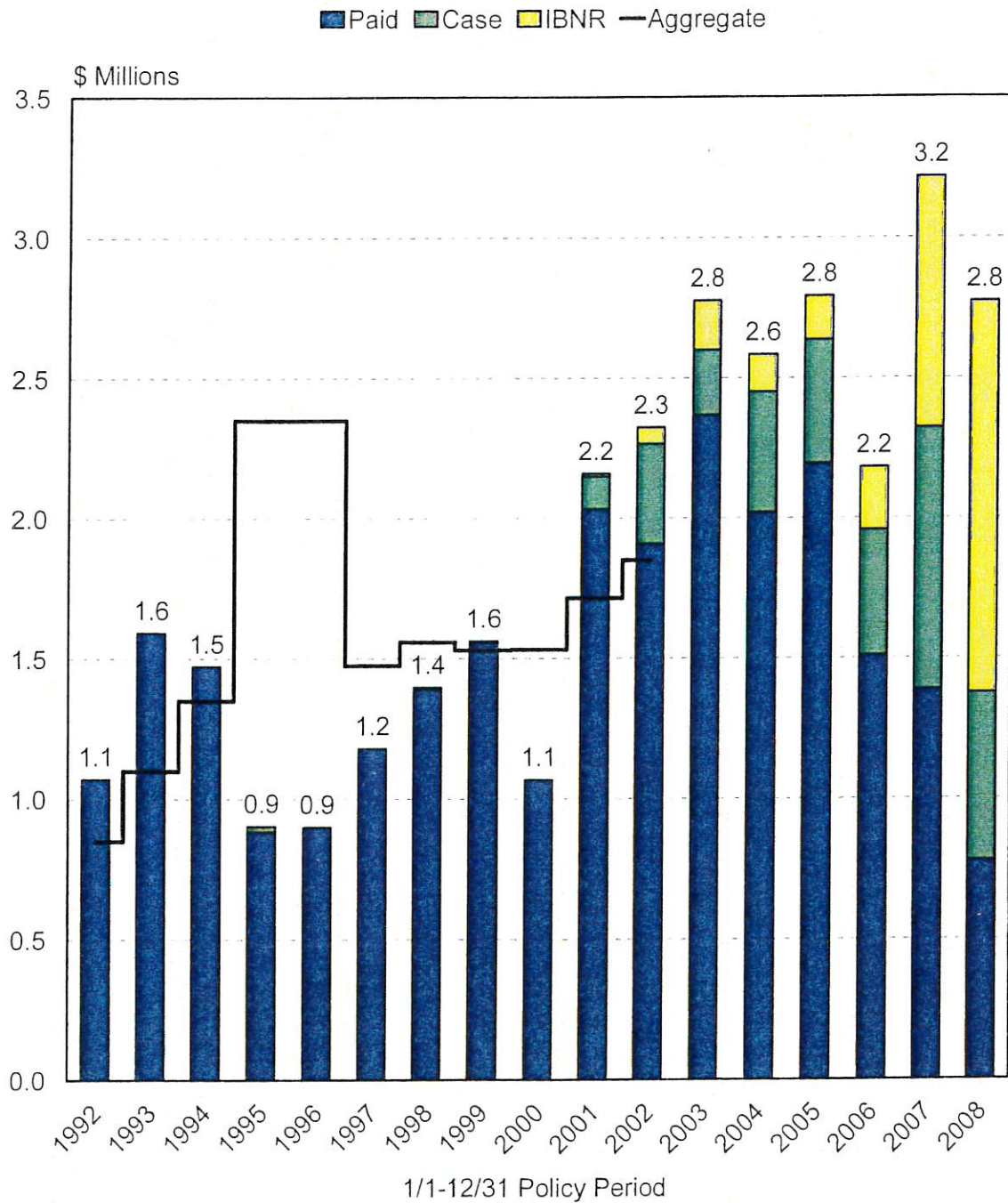


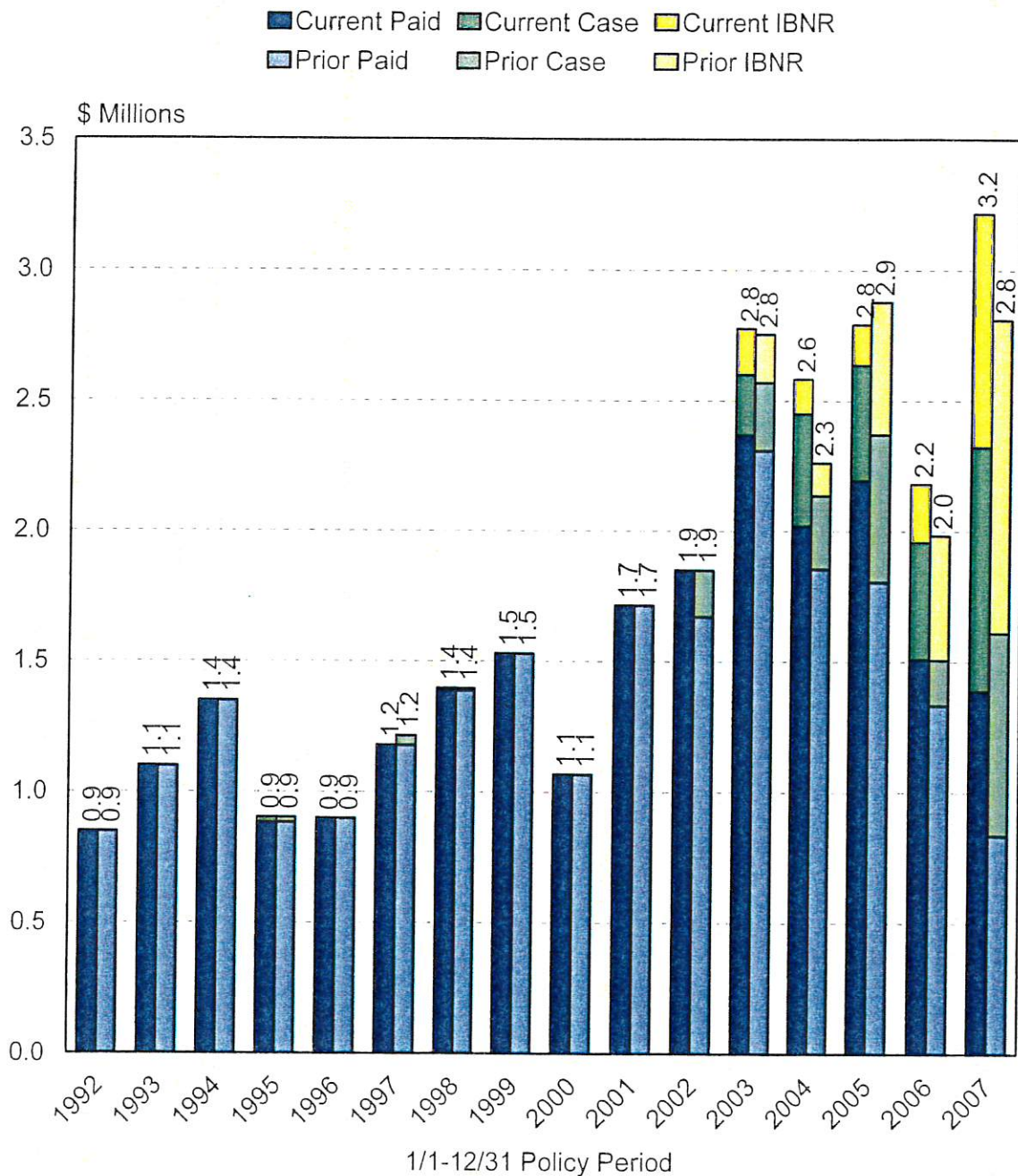


Figure 2

UTAH COUNTIES INSURANCE POOL

ALL COVERAGES

COMPARISON OF ESTIMATED ULTIMATE INCURRED LOSSES TO PRIOR REPORT  
(Limited to Specific and Aggregate Retentions)



# UTAH COUNTIES INSURANCE POOL - WORKERS COMPENSATION

## **ACTUARIAL REPORT**

*Estimated Required Reserves  
as of 12/31/08*

## ***UTAH COUNTIES INSURANCE POOL - WORKERS COMPENSATION***

### **ACTUARIAL REPORT**

#### **PURPOSE**

By the Numbers Actuarial Consulting, Inc. (BYNAC) prepared this actuarial report to present a professional analysis of the workers compensation required reserves retained by Utah Counties Insurance Pool - Workers Compensation (UCIP-WC) as of 12/31/08 for claims incurred from 1/1/04 through 12/31/08. The required reserves are estimated excluding and including the effects of anticipated investment income earned on the reserves until they are paid.

The estimated required reserves are based on estimates of ultimate incurred losses. Ultimate incurred losses are defined to be the amounts that will be paid to settle all claims occurring during a policy period. These estimates include a provision for the subsequent development of known claims and for claims incurred but not yet reported. Incurred but not reported (IBNR) losses are defined throughout this report to include the additional development on known claims in addition to claims incurred but not yet reported.



## FINDINGS

The findings are the product of loss experience, actuarial assumptions, quantitative analysis, and professional judgment. The estimated required reserves are expressed in terms of ranges that indicate the reliance on assumptions believed to be reasonable and are subject to all the limitations expressed herein.

The required reserves shown in the following table should be used for financial statement reporting as of that date. However, until all the claims that occurred on or before 12/31/08 are closed, the actual reserve need remains an estimate. While the experience of UCIP-WC indicates that the required reserves will fall within the range established in this report, the possibility exists that extraordinary or unexpected circumstances could cause the actual reserve need to be less than or greater than the range. Therefore, the findings cannot be warranted or guaranteed.

ESTIMATED LOSS AND ALAE RESERVES  
INCLUDING IBNR FOR 1/1/04-12/31/08 AS OF 12/31/08  
(Limited to Specific Retention)

	Low	Expected	High
Undiscounted for Investment Income	\$3,040,000	\$3,420,000	\$3,800,000
Discounted at 3.0% per Annum	2,880,000	3,240,000	3,590,000

The range shown is judgmental and not intended to establish absolute minimums or maximums on the estimates, but rather to depict a reasonable range for the establishment of loss reserves in this particular situation. Figure 1 contains a graphical representation of UCIP-WC's estimated retained loss experience as of 12/31/08 including the undiscounted expected loss reserves.

As noted, the reserves are estimated on both undiscounted and discounted for investment income bases. UCIP provided the discount rate of 3.0% per year. Establishing loss reserves on a discounted basis requires that future investment income earned on the loss reserves be added to the reserves to strengthen them rather than recognized as net income. It also assumes that assets equal to the present value of the reserves are available for investment as of the 12/31/08 evaluation date. The accuracy of discounted reserves depends upon the accuracy of the undiscounted estimates, the estimated payout schedule, and the interest rate assumption used to discount the loss payout schedule. If the discounted estimate is used, the management of UCIP-WC should carefully review each of these assumptions to assure that they are in agreement with them.

## **COMPARISON TO PRIOR REPORT**

The ultimate incurred losses estimated in this report are compared to the 4/21/08 actuarial report in the following table and Figure 2. As shown the estimates decreased \$202,650 or 3.3% from 12/31/07 to 12/31/08. The decrease in the 1/1-12/31/07 period is due to incurred and paid loss development less than expected. Incurred and paid losses increased 7.9% and 82.8%, respectively, from 12/31/07 to 12/31/08 compared to expected development of 20.0% and 95.0%.

**COMPARISON OF ESTIMATED ULTIMATE  
INCURRED LOSSES TO PRIOR ACTUARIAL REPORT**  
(Limited to Specific Retention)

<u>Policy Period</u>	<u>Current Report (Section A of Table 7)</u>	<u>4/21/08 Report (Section A of Table 7)</u>	<u>Change</u>	<u>Percent Change</u>
1/1-12/31/04	\$ 815,751	\$ 837,942	(\$ 22,191)	( 2.6%)
1/1-12/31/05	1,555,865	1,617,005	( 61,140)	( 3.8%)
1/1-12/31/06	1,878,221	1,789,845	88,376	4.9%
1/1-12/31/07	<u>1,654,797</u>	<u>1,862,492</u>	<u>( 207,695)</u>	<u>(11.2%)</u>
Total	\$5,904,634	\$6,107,283	(\$202,650)	( 3.3%)



Figure 1

UTAH COUNTIES INSURANCE POOL - WORKERS COMPENSATION

ESTIMATED RETAINED LOSSES AS OF 12/31/08

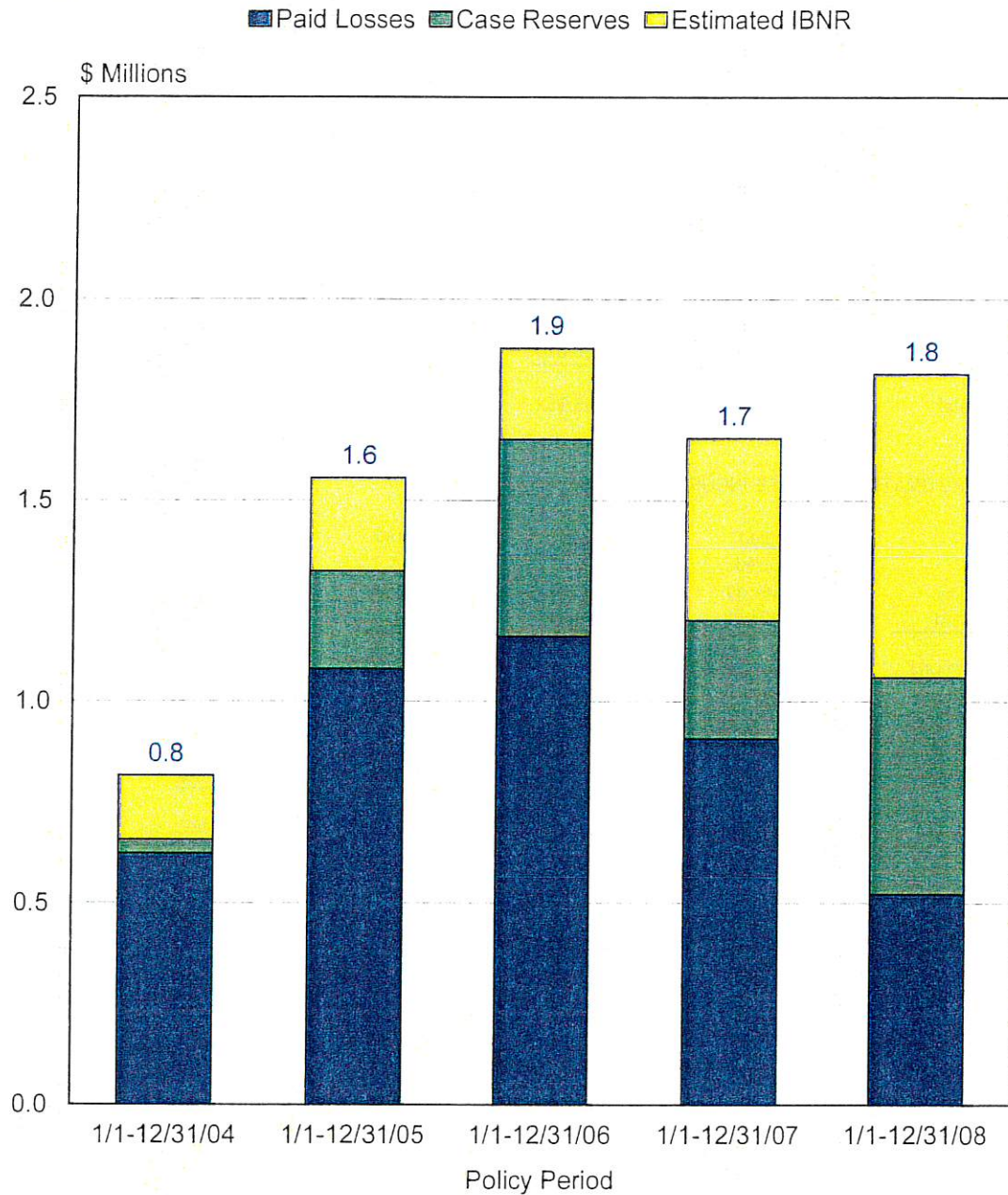


Table 2

## UTAH COUNTIES INSURANCE POOL

## WORKERS COMPENSATION

ESTIMATED ULTIMATE INCURRED LOSSES  
INCURRED LOSS DEVELOPMENT

## A. LOSSES LIMITED TO SPECIFIC RETENTION

Policy Period	Specific Retention	Unlimited Incurred Losses as of 12/31/08	Number of Claims in Excess of Retention	Incurred in Excess of Retention	Limited Incurred Losses as of 12/31/08
1/1-12/31/04	\$ 300,000	\$ 656,991	0	\$ 0	\$ 656,991
1/1-12/31/05	300,000	1,659,514	1	335,453	1,324,061
1/1-12/31/06	300,000	2,017,592	1	365,544	1,652,048
1/1-12/31/07	300,000	1,202,139	0	0	1,202,139
1/1-12/31/08	400,000	1,060,316	0	0	1,060,316
Total		\$6,596,552	2	\$ 700,997	\$5,895,555

## B. ESTIMATED ULTIMATE INCURRED LOSSES

Policy Period	Limited Incurred Losses as of 12/31/08	Age of Policy Period in Months	Incurred Loss Development Factor	Estimated Ultimate Incurred Losses
1/1-12/31/04	\$ 656,991	60	1.172	\$ 769,993
1/1-12/31/05	1,324,061	48	1.190	1,518,633 #
1/1-12/31/06	1,652,048	36	1.238	1,973,835 #
1/1-12/31/07	1,202,139	24	1.337	1,607,260
1/1-12/31/08	1,060,316	12	1.538	1,630,766
Total	\$5,895,555			\$7,500,487

# Did not develop the large claim due to its size relative to total losses.

# UTAH COUNTIES INSURANCE POOL

## Budget

	Approved 2009	Tentative 2010
<b>Revenue</b>		
Premiums and other Considerations	9,377,841	7,360,121
Investment Income	455,655	80,709
Program Management Fees	5,250	3,000
Conferences	-	4,500
<b>Total Income</b>	<u>9,838,746</u>	<u>7,448,330</u>
<b>Underwriting Expense</b>		
Losses and Loss Adjustment Expenses	1,680,814	2,960,000
Reinsurance Expense	1,734,975	1,221,677
<b>Total Underwriting Expenses</b>	<u>3,415,789</u>	<u>4,181,677</u>
<b>Administrative Expense</b>		
Board of Trustees	75,000	38,000
Depreciation	50,000	45,000
Loss Control	51,230	42,650
Marketing	15,000	13,750
Office Operations	270,655	236,200
Professional Services	140,550	77,300
Staff	959,745	762,238
Taxes	80,000	60,000
<b>Total Administrative Expenses</b>	<u>1,642,180</u>	<u>1,275,138</u>
<b>Total Operating Expense</b>	<u>5,057,969</u>	<u>5,456,815</u>
<b>Change in Net Assets</b>	<u>4,780,777</u>	<u>1,991,515</u>







Utah Counties Insurance Pool  
*Supporting Your Goals Since 1992*

# 2009 MEMBERSHIP MEETING

Chief Executive Officer's Report

# UCIP Plan

- Reduce Administrative Expenses
- Increase Investment Income as Market Recovers
- Continue Stable Premium Rates
- Charge Equitable Premiums
- Control Losses with Training
- Premium Notices to members earlier



# Reduce Admin Expenses

- 2009 -9% from 2008
- 2008 ended up -6.8% below 2007
- Additional reductions in 2010
- 2010 will be 19% reduction over 2007
- Some areas cut will be recovered (CRM), but will continue to keep admin costs low.

# Increase Investment Income as Market Recovers

- Market did not recover in 2009.
- Conservative investments means no losses, but it also means minimal income.
- Currently returning less than 1% with PTIF

# Continue Stable Premiums

- With reduction in administrative expenses and negotiation of reinsurance rates, actually had moderate rate decreases in every line of coverage going in to 2010.
- Rate reductions are based on actuarial analysis, not competition, so no reason to expect rate increases to make up for rate reduction.



# Charge Equitable Premium Rates

- For a few years UCIP adjusted rates for large growth counties to stabilize their premium costs. Slow growth members subsidized large growth members.
- Adjustments on these members occurred late 2008 and into 2009. In 2010, UCIP will charge each the member the same rate for membership. No special rates, each member pays their fair share.
- Appraisals for property, State Auditors Office Budget for liability and payroll audits for W/C.

# Control Losses with Training

- Conducted Facilities Managers, Insurance Coordinators and Personnel Directors Conferences.
- Did not hold Risk Mgmt Certification. Did additional sessions during UAC conference instead. Will be holding County Risk Managers Training in 2010.
- Developed Safety Council membership program.
- Prepared to begin on-line safety training program.

# Provide Premium Earlier

- Pushed up the entire renewal process
- Collected data earlier in the year
- Requested actuarial reports earlier.  
Tricky, because if we go too early, there is less recent data to use.
- Board review earlier with additional information to make decisions earlier
- Premiums to members by September 1<sup>st</sup>.



# W/C @ Sept 1

- Board's goal was to stop using surplus to support program.
- Actuarial analysis showed that with conducting premium audits, we could lower all rates for all members.
- Provided premium indications early for budgeting. Feeling pretty good about program.

## W/C After Sept 1

- Several members notified UCIP they would terminate W/C membership for 2010.
- Based on loss of several members, Board was suddenly faced with a six figure loss on the WC program. Board instructed staff to look at all options.

# WC Options

- Talked with ULGT about quotes they were providing counties. Rates for counties are far below those that cities pay in the Trust.
- Looked at options to utilize TPA's and other administrative restructuring.
- Talked with State and other pools to find other possible structures to implement to try to at least break even on WC.
- Some options found to lower loss, but could not get to break even using self insurance program.



# Workers Compensation Fund

- UCIP created to use group self insurance or joint purchasing to assist counties in controlling costs.
- Looked at other pools using joint purchasing for WC.
- Started discussion with WCF of Utah.
- Known competitor, but respected and seen as competing on a fair and disciplined basis. Credit counties to provide competitive quotes, but don't "by business". All state employees with WCF

# UCIP/WCF Program

- UCIP would utilize statutory authority to purchase one master policy with WCF.
- Joint purchase provides access to:
  - preferred rates, vs. standard for most counties
  - safety credits on a group basis, and
  - premium credits greater than are available to individual counties.
- Group WCF policy cost is 25% savings to members over continuing our self-insured program.

# UCIP/WCF Program

- WCF can offer these rates as they;
  - can spread the risk across a much larger employee population (not only largest in Utah, but 32<sup>nd</sup> largest Work Comp insurer in the country)
  - Minimal capital expense as they have resources available to absorb new business.
  - UCIP provides reduction in WCF's marketing costs.
  - have fewer restrictions on investments, and can earn much more income on reserves than a pool can.



# Safety & Loss Control

- Members receive all the services offered by WCF with coordination and oversight by UCIP.
- Statewide and Regional training specific to counties immediately.
- On-site inspections and safety meetings with reports for each county.
- Web-based employee training programs.

# Independence

- Each county will have a separate policy number to access their claim information, loss control reports, premium history...
- Each county will have an Experience Mod developed, yet UCIP can implement policies to stabilize mod changes and the premium fluctuations they cause.

# Dividends: Icing on the Cake

- WCF has a history of paying dividends to policyholders.
- Dividends will be paid to UCIP as master policy holder.
- Dividends will be distributed to members or partially retained according to Board policy. Portions may be retained for:
  - UCIP program admin costs (minimal)
  - Premium stabilization funding
  - Safety grant programs...



# Counties Currently w/ WCF

- Counties now with WCF will get reduced premium, and improved loss control.
- Only change will be to receipt of dividend. UCIP Board will consider this in dividend formula development.
- WCF sees benefit of these counties joining the group, and will allow this without penalty to those counties.

# Everyone wins

- Lower cost for every member.
- Improved services for every member.  
Under current self insured structure, UCIP could not provide safety services at level available under this option.
- Stability of future costs for every member.
- Minimal cost to the group for UCIP administration.
- Allows UCIP staff to focus on Property/Liability program.

# Property/Liability Program

- Complete building appraisals in 2010.
- Implement updated policies on building projects to reduce cost and risk to counties.
- Expand liability coverage to meet evolving county needs.
- Additional coordination of defense on multi-county claims.
- Distribution of sample policies and ongoing updates to policies based on legislative and court driven changes.





*on behalf of the UCIP staff...*

**THANK YOU**

*...for allowing us to serve you*



